

WEST SURREY STRATEGIC HOUSING MARKET ASSESSMENT

**Housing Needs and Market Assessment Survey for
Woking Borough Council**



Final Report
February 2009



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Executive Summary

Introduction

- S1. This document provides an account of the findings from a housing needs and market assessment survey (also referred to as the household survey, for brevity) carried out towards the end of 2007 for Woking Borough Council. The report forms an important part of the evidence base for the Strategic Housing Market Assessment (SHMA) being conducted for the three local authorities of Woking, Guildford and Waverley (and provided as a separate report). Collectively the three authorities are known as West Surrey. The broad aim of this report is to provide the primary research at household level required to understand the need and demand for different forms of housing.
- S2. Where relevant the report follows government advice given in PPS3: Housing (Nov 2006) and its Practice Guidance (published in March and August 2007). The former provides the formal requirements for assessment, and the latter provides detailed suggestions as to how to produce the requirements. The report therefore provides policy relevant outputs which can sensibly be translated into a range of strategies and will be an important input to both the Regional Spatial Strategy (RSS) and Local Development Framework (LDF) process.

Data collection

- S3. A major part of the study process was the completion of the primary data collection via both personal interviews and postal questionnaires with local households. In total 2,883 households took part in the survey (from a mailing of 11,220). The questionnaires covered a wide range of issues including questions about:
- Current housing circumstances
 - Past moves
 - Future housing intentions
 - The requirements of newly forming households
 - Income levels (and other financial information)
- S4. Information from the household survey was used throughout the report (along with secondary information) to make estimates about the future housing requirements in the Borough. The number of responses provided sufficient data to allow complete, accurate and detailed analysis of needs across the Borough and geographical breakdowns for key variables down to ward level.

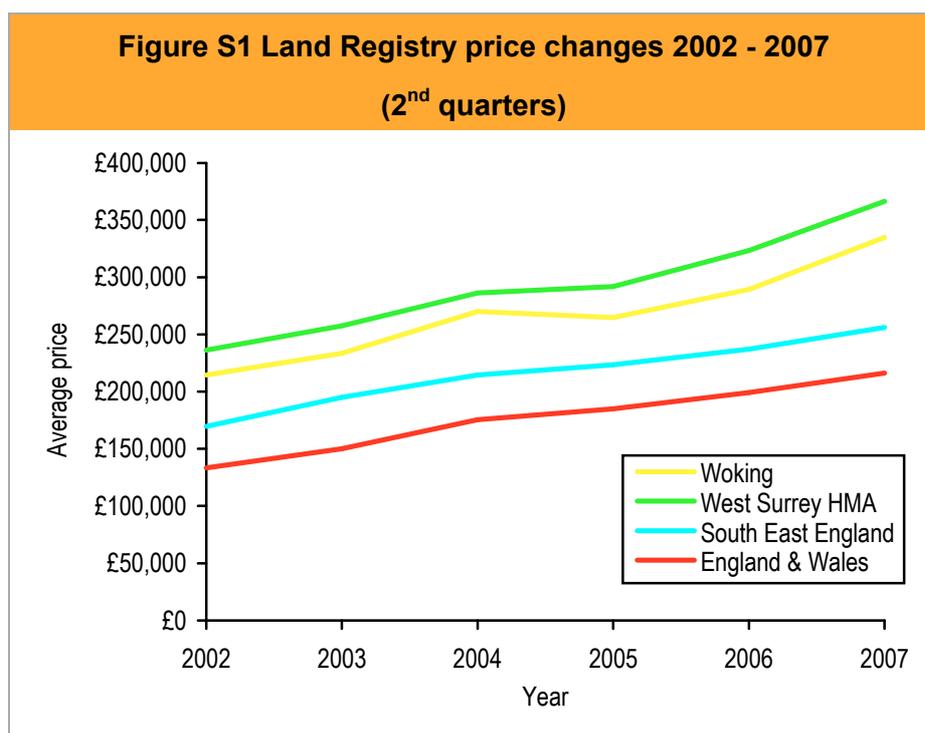
S5. Overall the survey estimated that there are around 38,500 households in Woking, the majority are currently owner-occupiers (78%). The table below provides a full tenure breakdown for the Borough.

Table S1 Number of households in each tenure group				
Tenure	Total number of households	% of households	Number of returns	% of returns
Owner-occupied (no mortgage)	12,591	32.7%	1,145	39.7%
Owner-occupied (with mortgage)	17,316	45.0%	1,294	44.9%
Council	3,485	9.1%	156	5.4%
RSL	1,211	3.1%	67	2.3%
Private rented	3,605	9.4%	201	7.0%
Other rented (e.g. tied)	292	0.8%	20	0.7%
TOTAL	38,500	100.0%	2,883	100.0%

Source: Woking Borough Council household survey (2007)

The local housing market

- S6. A key part of the project was an assessment of the local housing market. Information was drawn from a range of sources including the Land Registry, internet searches and face-to-face interviews with local estate and letting agents. A detailed account of the full range of work carried out has been provided in the separate SHMA report.
- S7. Latest Land Registry data suggests that average property prices in Woking are well above the average for England and Wales (around 55% higher) and also above the average for the South East region. As of the second quarter of 2007 the average property price in the Borough was £334,725.
- S8. The rate of increase in property prices in the Borough over the past few years has been significant, information from the Land Registry shows that between the second quarter of 2002 and the second quarter of 2007 the average price in Woking rose by 56%, this compares with an increase of 51% seen in the South East as a whole and a national increase of 62%.



- S9. A survey of local estate and letting agents identified estimates of the minimum costs of housing to both buy and rent in the Borough. It was found that entry-level prices ranged from around £142,000 for a one bedroom property up to £423,000 for four bedrooms. Entry-level weekly rents varied from £156 (one bedroom) to £415 (four bedrooms).

Table S2 Entry-level market costs in Woking

Property size	To buy	Private rent (£/week)
1 bedroom	£142,000	£156
2 bedrooms	£214,000	£208
3 bedrooms	£256,000	£266
4 bedrooms	£423,000	£415

Source: Woking Borough Council –household survey (2007)

- S10. The information about minimum prices and rents was used along with financial information collected in the survey to make estimates of households' ability to afford market housing (without the need for subsidy).

Key survey findings

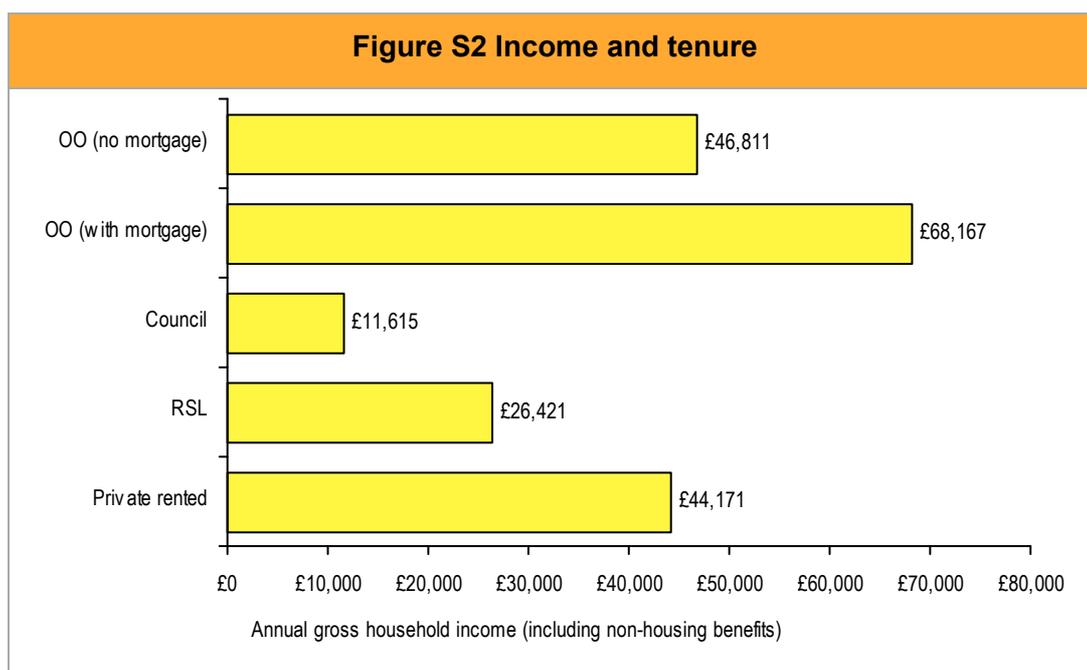
S11. Using data from the household survey it is possible to provide a detailed picture of the profile of local households and their dwellings. The nature of the current stock is an important consideration in identifying gaps in the market and for providing information about potential future requirements. Below we highlight some key findings from the household survey:

- In total around a third of all households live in detached houses or bungalows, significantly higher than the average for the South East region or England. Households living in rented housing are more likely to live in flats whilst those in owner-occupation are more likely to live in detached houses than other tenures.
- Around a quarter of all households are 'pensioner-only' and around a quarter contain children. Lone parent households were found to be concentrated in the rented sectors.
- Analysis of household moves in the last two years shows that private rented tenants are the most mobile. An estimated 68.4% of private renters had moved home in the past two years. This is more than three times the figure for any other tenure group. There were more moves recorded within tenures than between them.
- Car ownership data suggests that there is an average of 1.36 cars per household in the Borough. There are however large differences by tenure with owner-occupiers (with mortgage) having an average of 1.63 cars per household, this compares with an average of only 0.56 in the Council rented sector.
- The level of overcrowding recorded in Woking (at 2.2%) is relatively low when compared with the national average (2.7%) and close to the regional average (2.0%).
- The proportion of employed household heads varied significantly across the tenures. Approaching 90% of households buying with a mortgage are headed by an employed person compared to less than a third for Council tenants.
- Households in the private rented sector and those buying with a mortgage have the highest housing costs, households in the social rented sector the lowest.

Financial information

S12. A key part of the study was an assessment of the financial situation of households. Data was therefore collected in the survey looking at a range of financial information (including incomes, savings and equity).

S13. Survey results for household income estimate the average (mean) gross household income level to be £52,322 per annum. The median income is noticeably lower than the mean (at £36,342 per annum). There were, however, wide variations by tenure; with households living in social rented housing having particularly low income levels.



Source: Woking Borough Council household survey (2007)

S14. The survey also collected data about households' savings and equity levels. It is estimated that the median level of savings for all households is around £7,000, whilst the average (mean) level of equity was estimated to be £283,346.

Housing need - background

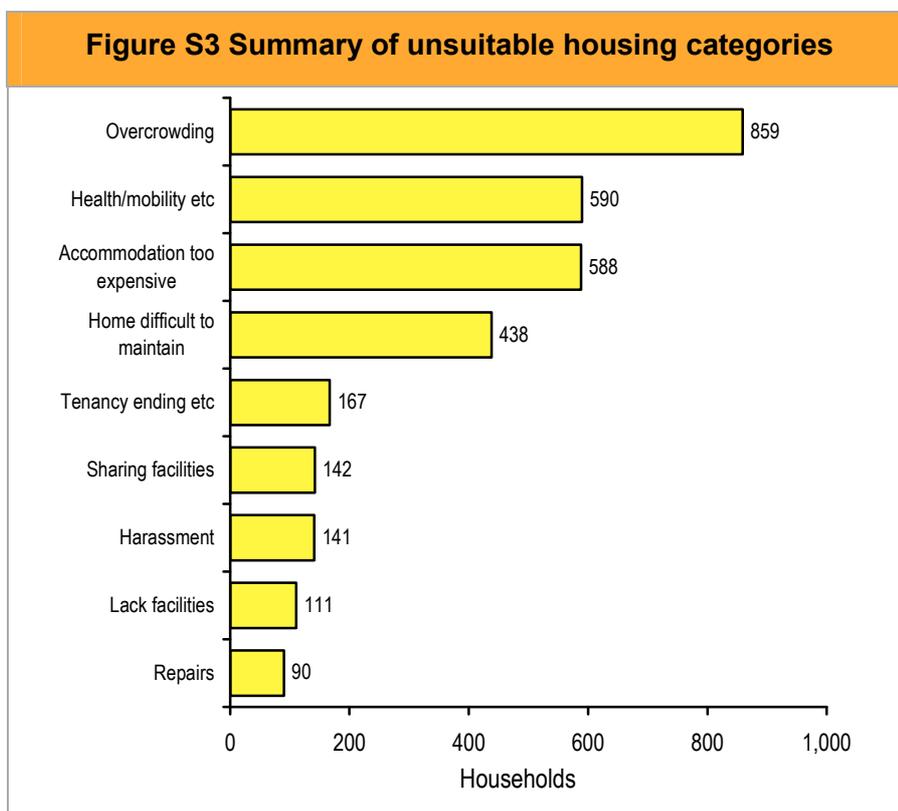
S15. A key part of the study was to look at affordable housing requirements. To do this the report has closely followed guidance set out by CLG (Strategic Housing Market Assessments: Practice Guidance). The Practice Guidance sets out methods for looking at both the backlog of need and future need and in this report both have been addressed separately.

S16. In broad terms the assessment of need (which takes account of both the need for and supply of affordable housing) can be split into the following four categories for analysis:

- Current (backlog) need
- Available stock to offset need
- Newly arising (future) need
- Future supply of affordable units

Current need

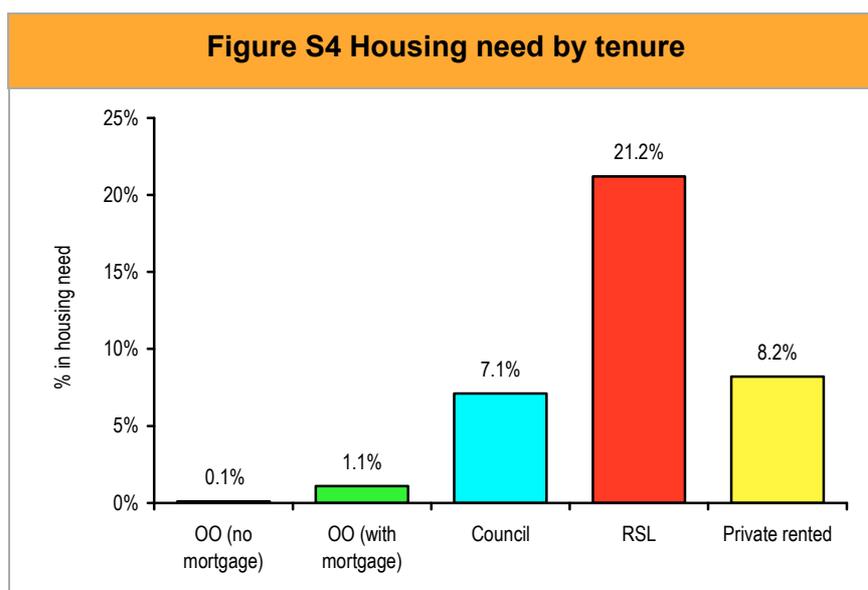
S17. Survey data suggests that 2,234 households are living in unsuitable housing (this represents 5.8% of all households in the Borough). The main reason for unsuitable housing is the category of overcrowding, followed by health and/or mobility problems because of the condition of the home.



Source: Woking Borough Council household survey (2007)

S18. The number of households in unsuitable housing whose needs could be met within their own accommodation were then considered (i.e. in-situ solutions) and then an affordability test was applied to those households who had demonstrated a need to move accommodation.

S19. In total, it is estimated that there are 1,019 existing households that cannot afford market housing and are living in unsuitable housing (and require a move to alternative accommodation). This represents 2.6% of all existing households in the Borough – these households are considered to be in housing need. Households living in social and private rented accommodation are particularly likely to be in need.



Source: Woking Borough Council household survey (2007)

- S20. Taking into account a small number of homeless households who would not have been picked up by the household-based survey (10 additional households) makes for a total backlog need of 1,029 households.
- S21. It is estimated that at the time of the survey there was a current stock of affordable housing of around 566 units which could be used to meet this need (including dwellings becoming available as households in the social rented sector move to different dwellings). Hence it was estimated that the net backlog of need for affordable housing is around 463 units (1,029-566).

Future need

- S22. The future need for affordable housing has been based on survey information about past household behaviour in terms of moves to different accommodation. The future need for affordable housing is split into two categories:
- New household formation (× proportion unable to buy or rent in market)
 - Existing households falling into need
- S23. In Woking, the data suggests that on an annual basis there will be 320 newly forming households requiring affordable housing and a further 532 existing households. The total future need for affordable housing is therefore estimated to be 852 units per annum.
- S24. The supply of affordable housing to meet this need has also been estimated from past trend data. This data suggests that the current stock of affordable housing is likely to provide around 446 units of affordable housing per annum in the future.

Affordable housing requirement

S25. The previous two sections looked at the calculation of each of the stages of the needs assessment table. The table below brings together the 16 steps that were calculated for the needs assessment model.

Table S3 Housing needs assessment model for Woking		
Stage and step in calculation	Notes	Number
STAGE 1: CURRENT NEED (Gross)		
5.1.1 Homeless households and those in temporary accommodation		10
5.1.2 Overcrowding and concealed households	Two steps taken together	1,019
5.1.3 Other groups		
5.1.4 Total current housing need (gross)	5.1.1+5.1.2+5.1.3	1,029
STAGE 2: FUTURE NEED		
5.2.1 New household formation (gross per year)		954
5.2.2 Proportion of new households unable to buy or rent in the market		33.6%
5.2.3 Existing households falling into need		532
5.2.4 Total newly arising housing need (gross per year)	(5.2.1x5.2.2)+5.2.3	852
STAGE 3: AFFORDABLE HOUSING SUPPLY		
5.3.1 Affordable dwellings occupied by households in need		503
5.3.2 Surplus stock		0
5.3.3 Committed supply of new affordable units		63
5.3.4 Units to be taken out of management		0
5.3.5 Total affordable housing stock available	5.3.1+5.3.2+5.3.3-5.3.4	566
5.3.6 Future annual supply of social re-lets (net)		402
5.3.7 Future annual supply of intermediate affordable housing		44
5.3.8 Future annual supply of affordable housing units	5.3.6+5.3.7	446

Source: Woking Borough Council 2007 – household survey and secondary data

S26. The Practice Guidance states that these figures need to be annualised to establish an overall estimate of net housing need. This only applies to the current need/supply data. The Practice Guidance acknowledges that this backlog can be addressed over any length of time although a period of less than five years should be avoided. For the purpose of this study the quota of five years proposed in the Practice Guidance was used.

S27. The overall annualised level of need is therefore summarised in the table below. The data shows that to meet all needs an estimated 499 additional units of affordable housing would need to be provided per annum over the five years from 2008 to 2013.

Table S4 Summary of housing needs situation in Woking

Element	Number
Backlog need (annual)	206
Backlog supply (annual)	113
Net backlog need (annual)	93
Future need (annual)	852
Future supply (annual)	446
Net future need (annual)	406
Total net annual need	499
Total gross annual need	1,058
Total gross annual supply	559
Total net annual need	499

Source: Woking Borough Council 2007 – household survey and secondary data

Intermediate housing and affordable housing sensitivity

- S28. Having estimated the net need for affordable housing it is important to analyse how much of the need can be met through different types of affordable housing. In principle there are two main types of affordable housing (social rented and intermediate housing). The data suggests that the main affordable housing requirement is for social rented housing (around 60% of the need).
- S29. The estimates of need were also examined under different affordability assumptions (raising the mortgage multiple and allowing greater proportions of income to be spent on housing). This analysis still showed a large need for additional affordable housing whilst the changed assumptions also increases slightly the proportion of households who may be able to afford intermediate housing.

Future movers

- S30. Another important aspect of the study (in relation to future demand for housing) was an assessment of households who need or are likely to move home in the future. The study looked at the future aspirations and expectations of both existing households and newly forming households.
- S31. The table below shows that around 20.2% of existing households need or are likely to move home in the next two years. Households in the private rented sector are most likely to be future movers although around three-fifths of all moving households are currently owner-occupiers.

Table S5 Households who need or are likely to move in next two years by tenure

Tenure	Number who need/likely to move	Total number of households	% need/likely to move
Owner-occupied (no mortgage)	1,217	12,591	9.7%
Owner-occupied (with mortgage)	3,257	17,316	18.8%
Council	760	3,485	21.8%
RSL	335	1,211	27.7%
Private rented	2,204	3,897	56.6%
Total	7,773	38,500	20.2%

Source: Woking Borough Council household survey (2007)

S32. In addition to the existing households who need or are likely to move the survey estimates that there are around 2,576 households who need or are likely to form from households currently resident in the Borough over the next two years. Other key findings in relation to moving households (both existing and newly forming) include:

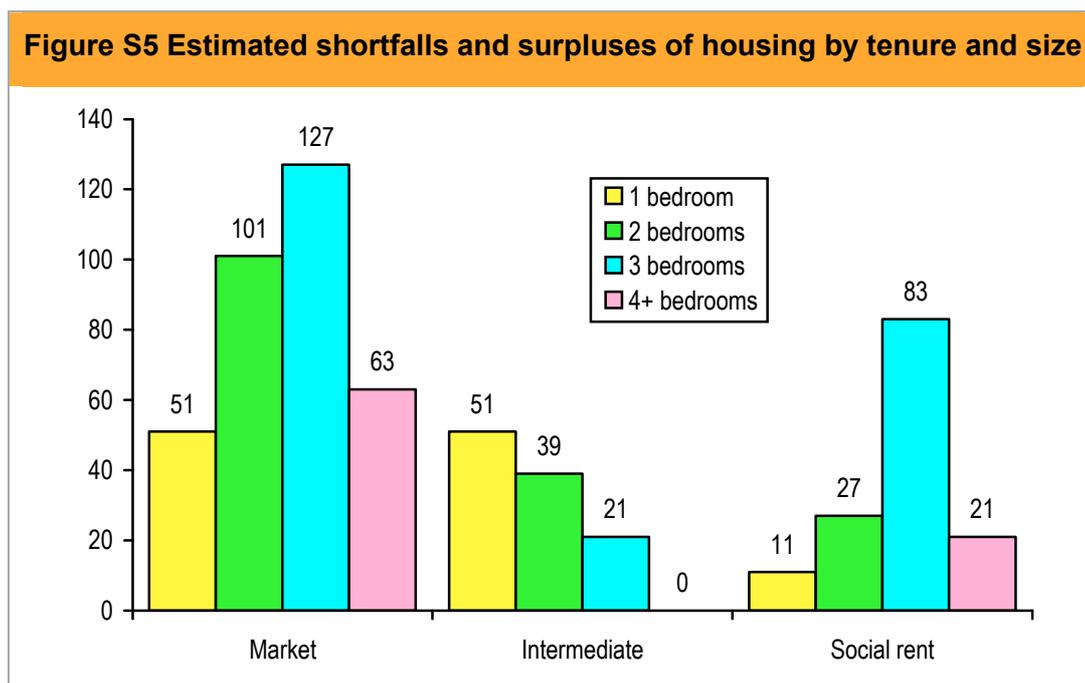
- Around half of existing households would like to remain living in the Borough with a slightly higher proportion expecting to do so
- Significantly more moving households would like owner-occupied accommodation than expect it. Similarly notably more moving households would like a detached home than expect it
- Newly forming households show a large preference for owner-occupation but relatively few such households expect to be able to secure such tenure. Additionally, newly forming households are more likely to want or expect flatted accommodation than existing households

Balancing Housing Markets

S33. The previous analysis (using the CLG model) looked at the need for affordable housing in isolation. However, it is the case that there is a significant overlap between affordable housing and market housing (e.g. with the private rented sector). Therefore a further analysis has been carried out which looks at future demands across the whole housing market.

S34. The 'Balancing Housing Markets' (BHM) assessment looks at the whole local housing market, considering the extent to which supply and demand are 'balanced' across tenure and property size. It works at the simplest level by establishing the likely demand for housing of particular types by the expected supply arising from vacancies in the existing stock so as to provide a broad indication of the shortages (and in some cases surpluses) of particular types of dwelling.

- S35. The BHM model is not a purely technical assessment of housing requirements and combines a technical assessment of certain aspects (e.g. affordability) with a reasoned judgement about how exactly the housing market operates (e.g. the fact that the private rented sector is often used to meet some affordable needs through the use of housing benefit).
- S36. In addition the model looks at both household's aspirations and their expectations to provide an indication of the most likely housing solution in the particular market. The figure below shows the overall results of the BHM analysis for Woking.



Source: Woking Borough Council household survey (2007)

- S37. The table shows that overall there is expected to be a greater demand for housing than there is the supply to meet it. Overall, across all tenures there is an apparent shortfall of 594 dwellings per annum. Of this shortfall around 42% is for affordable housing (of which around 44% is intermediate housing). Below we briefly comment on the findings for each of the three broad tenure groups.

Market housing

- S38. In the market sector there is an apparent shortfall of 342 units per annum. The majority of the market shortfall is for three bedroom homes although notable shortages are also shown for all other sizes of accommodation.

Intermediate housing

S39. The requirement for intermediate housing makes up around 19% of the net shortfall of housing in the Borough and there are shortages shown for one, two and three bedroom homes.

Social rented housing

S40. The shortage of social rented housing makes up around 24% of the total shortfall of housing in the Borough. Most of the net demand for social rented housing is for three bedroom units with smaller shortages of other sizes of accommodation.

The needs of particular groups

S41. In addition to the main analyses of housing need and housing demand the study addressed particular client groups that may have specific housing requirements. Although such groups do not necessarily represent households in need as defined by the Practice Guidance, it is important for the Council to have information about them in order to inform specific policies and service provision.

S42. For example, the frail elderly may not be in housing need in the sense of not being able to afford market housing, but many of them are liable to require extra care in the future, whether directly, or via aids and adaptations in the home. Key findings from analysis of a range of different groups include:

- An estimated 5,019 households in Woking with one or more members in an identified special needs group, this represents 13.0% of all households. These households were most likely to state a requirement for more support services.
- Around a quarter of households (23.9%) contain only older people. These are almost all comprised of one or two persons, however a significant proportion reside in accommodation with three or more bedrooms. Within the social rented sector there are 193 older person households living in properties with at least three bedrooms indicating an opportunity to reduce under-occupation.
- The survey estimates that 6,611 households in Woking are headed by a key worker. Key worker households are slightly more likely than other households in employment to be resident in owner-occupation. Key worker households do however record slightly lower average incomes and savings levels than other households in employment.
- There are 9,963 households containing families with children in Woking. Lone parent families generally differ in terms of housing situation and preferences from families with younger children and families with older children. Two parent families generally aspire to owner-occupied dwellings with four or more bedrooms.

- The Woking Borough is almost entirely urban with only 1.9% of households living in areas which might be described as rural.
- Woking has a relatively large Black and Minority Ethnic (BME) household population. The main BME groups are White-other and Asian. All BME groups appear to be relatively disadvantaged with greater proportions of households living in rented housing and high levels of unsuitable housing.

Summary

- S43. This report details the findings of a housing needs and market assessment survey carried out across Woking with the results fed into the Strategic Housing Market Assessment. A personal interview and postal survey of local households was carried out with 2,883 responses being received across the Borough.
- S44. Information from the Land Registry suggests that prices in the Borough have been rising rapidly over the past five years with the average price of a home now standing at £335,000. A survey of local estate and letting agents suggest that access to the housing market starts at around £142,000 for a one bedroom home (to buy) or £156 per week (to rent privately).
- S45. Housing/households in the Borough show a high proportion of detached houses (and also flats/maisonettes) and a significant older person population (around a quarter of all households). Data also showed a particularly mobile private rented sector. Levels of overcrowding are slightly lower than national averages but in line with regional figures.
- S46. Average household income in the Borough is significantly higher than national figures. The average income of all households in Woking is estimated to be around £52,000 per annum. There are significant differences in income for different tenure groups.
- S47. Broadly following the Practice Guidance for assessing affordable housing requirements it is estimated that there is a significant requirement for additional affordable housing to be provided. Overall it is estimated that there is a net annual need for 499 additional units to be provided per annum. The majority of the need is for additional social rented housing.
- S48. In terms of future demand for housing, it is estimated that 7,773 existing households and 2,576 newly forming households need or are likely to move in the next two years. In both cases there is an overwhelming aspiration for home ownership although many of these households do not expect to secure such accommodation.
- S49. The survey data also suggested a considerable future demand for market housing. Overall it is estimated that there is a future demand for an additional 594 units of accommodation to be provided in the Borough per annum over the next few years. Just over half of the housing demanded is in the market sector and it is suggested that there is a significant requirement for intermediate housing (approaching half of the affordable requirement).

S50. Finally, the study considered the housing situation of specific household groups. Of particular concern in the local area is the number of households containing someone with a special need (around 13% of all households) and the proportion of households where all members are elderly. Such households may require specific solutions in the future for their needs to be met (e.g. adaptations or care). Additionally Black and Minority Ethnic (BME) households tend to show characteristics suggesting they are particularly disadvantaged (such as large proportions living in rented housing and high levels of housing unsuitability).

SECTION A: CONTEXT

This section summarises the data collection exercise and provides some key findings from the household survey data. This is followed by information from a survey of current prices and rents in the Borough. There are five chapters:

- Introduction
- Data collection
- The local housing market
- Key survey findings
- Financial information

1. Introduction

Introduction

- 1.1 This document provides an account of the findings from a housing needs and market assessment survey (also referred to as the household survey, for brevity) carried out towards the end of 2007 for Woking Borough Council. The report forms an important part of the evidence base for the Strategic Housing Market Assessment (SHMA) being conducted for the three local authorities of Woking, Guildford and Waverley (and provided as a separate report). Collectively the three authorities are known as West Surrey. The broad aim of this report is to provide the primary research at household level required to understand the need and demand for different forms of housing.
- 1.2 Although the household survey was carried out towards the end of 2007, the data analysis and the survey of estate and letting agents (from which entry-level prices were determined) was carried out in early 2008. This report therefore has a base date of January 2008.

Key outputs from this document

- 1.3 This document is designed to provide information in relation to many of the key outputs required for the SHMA. In particular the survey outputs look at household and dwelling characteristics, putting these in a regional and national context, households' current financial circumstances, e.g. income, savings and equity, and future housing demands from both current and new households.
- 1.4 This report also assesses current prices and rents in the local area to help provide a background to the affordability of local housing. This topic is also addressed in some detail in the SHMA report.
- 1.5 Key outputs from the report also include an assessment of the need for affordable housing and a separate analysis of imbalances in the housing stock, comparing housing supply and demand across all sectors.
- 1.6 Finally, the report studies the situation of a range of particular household groups such as households with specific needs and Black and Minority Ethnic (BME) groups.
- 1.7 Where possible, all information has been provided at ward level to assist in the understanding of differences in the local housing market and to potentially inform policies for different parts of the Borough.

Government guidance

1.8 Although this report provides information which feeds into the West Surrey SHMA it is important to briefly summarise key points from Government guidance that are relevant to this assessment. These documents are of particular importance:

- Planning Policy Statement 3 (PPS3): Housing (November 2006)
- Strategic Housing Market Assessment Practice Guidance (August 2007)

1.9 PPS3 sets out a number of key definitions relevant to this project (including affordable housing, intermediate housing and housing need). In addition the PPS is clear about the outputs required from a strategic housing market assessment. Paragraph 22 of PPS3 states the following:

Based upon the findings of the Strategic Housing Market Assessment and other local evidence, Local Planning Authorities should set out in Local Development Documents

- *The likely overall proportions of households that require market or affordable housing*
- *The likely profile of household types requiring market housing*
- *The size and type of affordable housing required*

1.10 The Practice Guidance provides details about the whole process of conducting a strategic housing market assessment. Whilst much of this information is not directly relevant to this report there are a number of areas within guidance which are important for the analysis conducted. The most important aspect of the Practice Guidance for this study is the information about measuring housing need.

1.11 The Practice Guidance sets out a series of steps to be followed when assessing affordable housing requirements and also sets out some key definitions for particular aspects of analysis (such as the measurement of housing suitability and a detailed discussion of measuring affordability).

1.12 As far as is possible (and relevant) this project has sought to follow the requirements of both PPS3 and the Practice Guidance.

Summary

- 1.13 This report details the findings of a household survey carried out across the Woking Borough Council area. The results of this survey will be fed into the wider Strategic Housing Market Assessment work.
- 1.14 In particular this report concentrates on the need for affordable housing and the supply and demand for housing across all tenure groups.
- 1.15 Where relevant the report follows government advice given in PPS3 and the Practice Guidance and therefore provides policy relevant outputs which can sensibly be translated into a range of strategies and will be an important input to both the Local Development Framework (LDF) and Regional Spatial Strategy (RSS) process.

2. Data collection

Introduction

- 2.1 The primary data was collected using a combination of personal interviews (from an ongoing stock condition survey) and postal questionnaires (a copy of the postal questionnaire is provided in Appendix A3). The samples for the two surveys were drawn, at random, from the Council Tax Register covering all areas and tenure groups in the Borough.
- 2.2 In total, 379 personal interviews were conducted and 2,504 postal questionnaires were returned (from a mailing of 11,220). The number of responses provides sufficient data to allow complete, accurate and detailed analysis of need and demand across the Borough and down to ward level (ward-level information can be found in Appendix A1). The overall sample size of 2,883 gives a maximum margin of error Borough-wide of 1.8% at the 95% confidence interval.
- 2.3 Although the response represents a small percentage of the total household population, this does not undermine the validity of the survey as paragraph 18 of Strategic Housing Market Assessment Practice Guidance Annex C states:

A common misconception when sampling is that it should be based on a certain percentage of the population being studied. In fact, it is the total number of cases sampled which is important. As the number of cases increase, the results become more reliable but at a decreasing rate...Approximately 1,500 responses should allow a reasonable level of analysis for a local authority area.

- 2.4 Prior to analysis, data must be weighted in order to take account of any measurable bias. The procedure for doing this to the main dataset is presented in the following section.

Base household figures and weighting procedures

- 2.5 Firstly, the total number of households is estimated. This is necessary in order to gross up the data to represent the entire household population. A number of different sources were consulted, primarily the Council's Housing Strategy Statistical Appendix (HSSA) (2007), the Council Tax register and Communities and Local Government (CLG) household projection information. Using this information, it is estimated that there were 38,500 households resident in the Borough at the time of the survey.

2.6 The table below shows an estimate of the current tenure split in the Borough along with the sample achieved in each group. The data shows that around 78% of households were owner-occupiers with 12% in the social rented sector and the remaining 10% in the private rented sector.

2.7 The private rented figures also include the 'other rented' group which is mainly comprised of those living in tied accommodation or living in accommodation owned by relatives or friends. Where tabulations are provided in the report (subsequent to the tables below) the 'other rented' group is included as private rented. In addition, due to small sample sizes, households living in shared ownership accommodation are included with mortgaged owner-occupiers.

Table 2.1 Number of households in each tenure group				
Tenure	Total number of households	% of households	Number of returns	% of returns
Owner-occupied (no mortgage)	12,591	32.7%	1,145	39.7%
Owner-occupied (with mortgage)	17,316	45.0%	1,294	44.9%
Council	3,485	9.1%	156	5.4%
RSL ¹	1,211	3.1%	67	2.3%
Private rented	3,605	9.4%	201	7.0%
Other rented (e.g. tied)	292	0.8%	20	0.7%
TOTAL	38,500	100.0%	2,883	100.0%

Source: Woking Borough Council household survey (2007)

2.8 An important aspect of preparing data for analysis is 'weighting' it. Survey data was weighted to match the suggested tenure profile shown above. As can be seen from the table above, social survey responses never exactly match the estimated population totals. As a result it is necessary to 'rebalance' the data to correctly represent the population being analysed via weighting. Weighting is recognised by the Strategic Housing Market Assessment Guidance as being a way of compensating for low response amongst certain groups. Although response rates were lower amongst certain groups of the population (e.g. private rented in the table above) the application of a sophisticated weighting process, as has been used in this survey, removes any bias.

2.9 As just discussed it is necessary to 'rebalance' the data to correctly represent the population being analysed (further information on this process is presented in Appendix A2). Data was also weighted to be in line with the estimated number of households in each of various groups:

¹ The small sample size of RSL households should be borne in mind when viewing results presented for this group

- Wards
- Council Tax band
- Accommodation type
- Household type
- Number of people in household
- Car ownership
- Ethnic group

Rounding

- 2.10 Figures presented in the analytical text and tables of this report have been rounded and discrepancies may occur between the sums of the component items and totals. Percentages are calculated prior to rounding and therefore discrepancies may also exist between these percentages and those calculated from the rounded figures.

Summary

- 2.11 This housing needs and market assessment survey report is based on primary survey data collected via a combination of personal interviews and postal questionnaires. In total 2,883 survey forms were completed across the Borough.
- 2.12 The survey data was grossed up to an estimated total of 38,500 households and weighted according to key characteristics so as to be representative of the household population of the Borough.

3. The local housing market

Introduction

- 3.1 This chapter uses information from the Strategic Housing Market Assessment report to provide data on housing costs in Woking. The SHMA report provides a more detailed description of the work carried out. This chapter uses data from the Land Registry to compare the Woking area with the local and national context and summarises information from a survey of estate and letting agents on the entry-level costs to the market.

Sub-regional market position

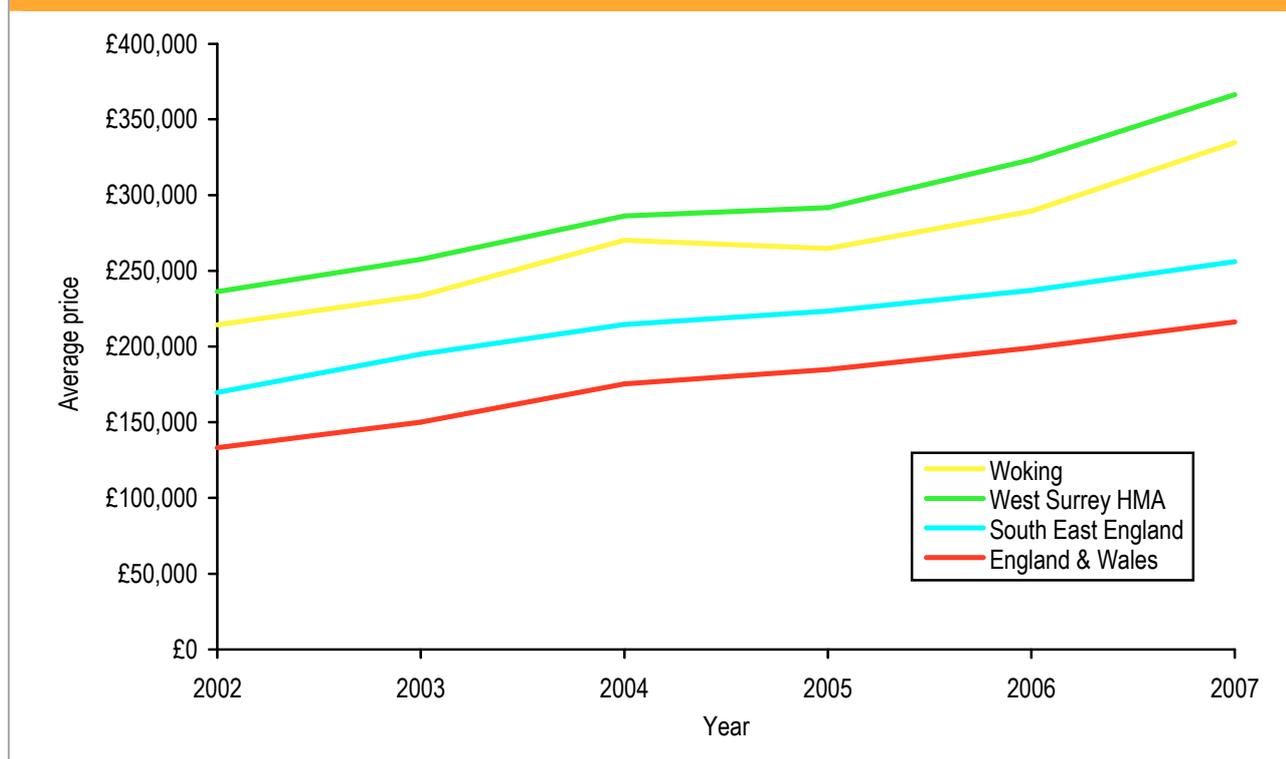
- 3.2 The table below shows price levels in Woking and other areas (drawn from Land Registry data for the second quarter of 2007). The data shows that price levels in Woking are well above the average for England and Wales (around 55% higher) and also above the average for the South East region.

Table 3.1 Land Registry average prices (2nd quarter 2007)		
Area	Average price	As % of England & Wales
Woking	£334,725	154.8%
Waverley	£378,430	175.0%
Guildford	£379,957	175.7%
West Surrey HMA	£366,314	169.4%
South East England	£256,149	118.4%
England & Wales	£216,272	100.0%

Source: Land Registry 2007

- 3.3 The figure below shows overall price change since 2002 in Woking and other areas. The data shows significant price increase in all areas studied and that property price increases in Woking have broadly kept pace with other areas. Overall between 2002 and 2007 the average price in Woking rose by 56%, this compares with an increase of 51% seen in the South East as a whole and a national increase of 62%.
- 3.4 In purely value terms the average property price in Woking rose by around £120,000; this is above the comparable figure for England & Wales (£83,000) and South East England (£86,500).

Figure 3.1 Land Registry price changes 2002 – 2007 (2nd quarters)



Source: Land Registry 2007

3.5 In addition to providing information about overall prices the Land Registry data provides a wealth of data about the types of properties sold (and how this varied over time). The table below shows average property prices for Woking (plus other benchmark areas) for each dwelling type (from Land Registry data). The volume of sales by type is also included for all areas.

Table 3.2 Land Registry average prices and sales (2nd quarter 2007)

Area		Dwelling type				
		Detached	Semi-detached	Terraced	Flat/maisonette	All dwellings
Woking	Average price	£595,810	£305,116	£258,958	£197,053	£334,725
	% of sales	24.6%	23.0%	23.4%	28.9%	100.0%
West Surrey HMA	Average price	£616,673	£310,828	£260,790	£208,991	£366,314
	% of sales	29.3%	26.7%	20.2%	23.7%	100.0%
South East	Average price	£424,356	£243,555	£202,266	£168,657	£256,149
	% of sales	23.0%	25.9%	27.5%	23.6%	100.0%
England & Wales	Average price	£328,949	£194,303	£172,350	£201,391	£216,272
	% of sales	20.5%	28.1%	32.1%	19.2%	100.0%

Source: Land Registry 2007

Entry-level market costs

3.6 Interviews were conducted with estate and letting agents across the study area to gain more information on the main characteristics of the housing market. Information from these interviews was supplemented by internet searches of properties available to buy or let. This section provides the key findings in terms of local prices and rents. A full account of the interviews with agents is provided in the SHMA report.

Properties to buy

3.7 The table below shows estimated entry-level property prices for different sizes of dwelling in the Borough. The entry-level price recorded equates the cheapest cost of housing in good repair of which there is a reasonable supply (and is broadly in line with lower quartile costs). The data shows that entry-level prices vary from around £142,000 for a one bedroom home to £423,000 for four bedrooms.

Table 3.3 Entry-level purchase prices by size of dwelling	
Accommodation size	Entry-level price
1 bedroom	£142,000
2 bedrooms	£214,000
3 bedrooms	£256,000
4 bedrooms	£423,000

Source: Woking Survey of Estate Agents 2008

The private rented sector

3.8 A similar exercise was carried out with regard to private rented properties. Overall the private rented sector in Woking is of a similar size to the national average. It is estimated that currently around 9% of households live in the private rented sector with the exclusion of those in tied accommodation or other housing not generally accessible to the public. This compares with about 10%-11% nationally.

3.9 The table below therefore shows a Borough-wide estimate of the entry-level costs of private rented accommodation in the Borough. The data suggests that one bedroom properties start from around £156 per week rising to around £415 for a four bedroom home.

Table 3.4 Entry-level private rental costs by size of dwelling	
Accommodation size	Rent (per week)
1 bedroom	£156
2 bedrooms	£208
3 bedrooms	£266
4 bedrooms	£415

Source: Woking Survey of Estate Agents 2008

The social rented sector

3.10 The main other form of housing available in Woking Borough (other than to purchase or privately rent) is social rented housing. Therefore to complete the housing cost profile in the local market it is appropriate to present information on the cost of social rented housing. The cost of social rented properties by dwelling size can be obtained from CORE and these are presented in the table below. CORE (Continuous Recording) is a national information source funded jointly by the Housing Corporation and the CLG that records information on the characteristics of both housing association and local authority new social housing tenants and the homes they rent and buy. As can be seen the costs are significantly below those for private rented housing indicating a significant potential gap between the social rented and market sectors.

Table 3.5 Social rented cost in Woking	
Accommodation size	Rent (per week)
1 bedroom	£74
2 bedrooms	£87
3 bedrooms	£102
4 bedrooms	£116

Source: CORE data 2006/07

Summary

- 3.11 Information from the Land Registry indicates that average property prices in Woking are significantly above the average for England and Wales. Prices have risen substantially over the past five years.
- 3.12 Estate and letting agent interviews and internet searches of properties were used to establish the cost of entry-level accommodation in the Borough. It was found that entry-level prices ranged from around £142,000 for a one bedroom property up to £423,000 for a four bedroom property. Entry-level weekly rents varied from £156 (one bedroom) to £415 (four bedrooms) respectively.

4. Key survey findings

Introduction

- 4.1 This chapter sets out some of the main findings from the housing needs and market assessment survey. Throughout the analysis tabulations are made along with tenure. Where possible figures are compared with information at a national and regional level from the Survey of English Housing (SEH).

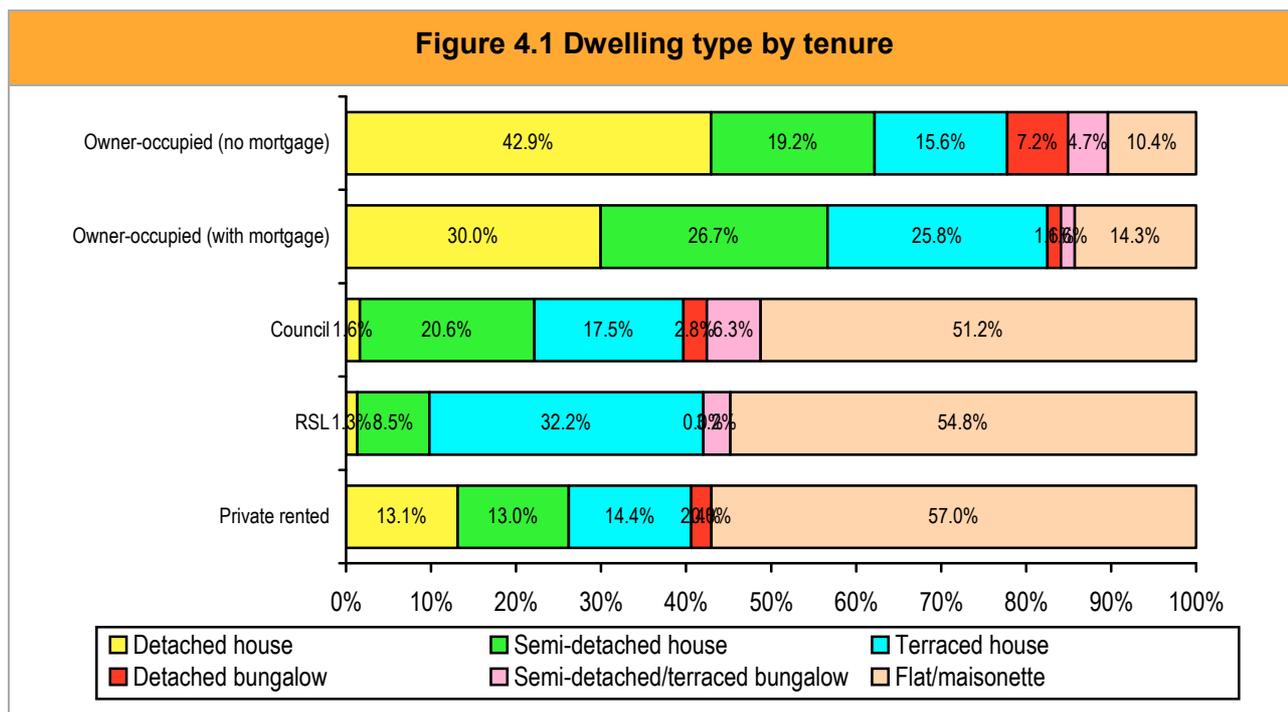
Type of housing

- 4.2 The table below shows households' current accommodation type. The table shows that a large proportion of households live in detached houses or bungalows (32.1%), this compares with a national average from the SEH of 22% (29% in the South East region). The latest SEH suggests that nationally around 17% of households live in flats whilst the figure for the South East region is around 15%. In Woking it was estimated that around 22% of households live in flats.

Table 4.1 Dwelling type		
Dwelling type	Number of households	% of households
Detached house	11,181	29.0%
Semi detached house	8,366	21.7%
Terraced house	8,003	20.8%
Detached bungalow	1,186	3.1%
Semi or terraced bungalow	1,131	2.9%
Purpose-built flat	7,569	19.7%
Converted flat or shared house	595	1.5%
Flat in commercial building	288	0.7%
Caravan or mobile home	183	0.5%
TOTAL	38,500	100.0%

Source: Woking Borough Council household survey (2007)

- 4.3 The figure below shows tenure and dwelling type information. Households living in owner-occupation are particularly likely to live in houses/bungalows and particularly likely to be in detached homes. There are very few detached homes outside of the owner-occupied tenure group. The social and private rented sectors have a high proportion of flats/maisonettes. For the purposes of this analysis the three flat categories have been merged into one whilst mobile homes are merged with detached bungalows.



Source: Woking Borough Council household survey (2007)

Household type and size

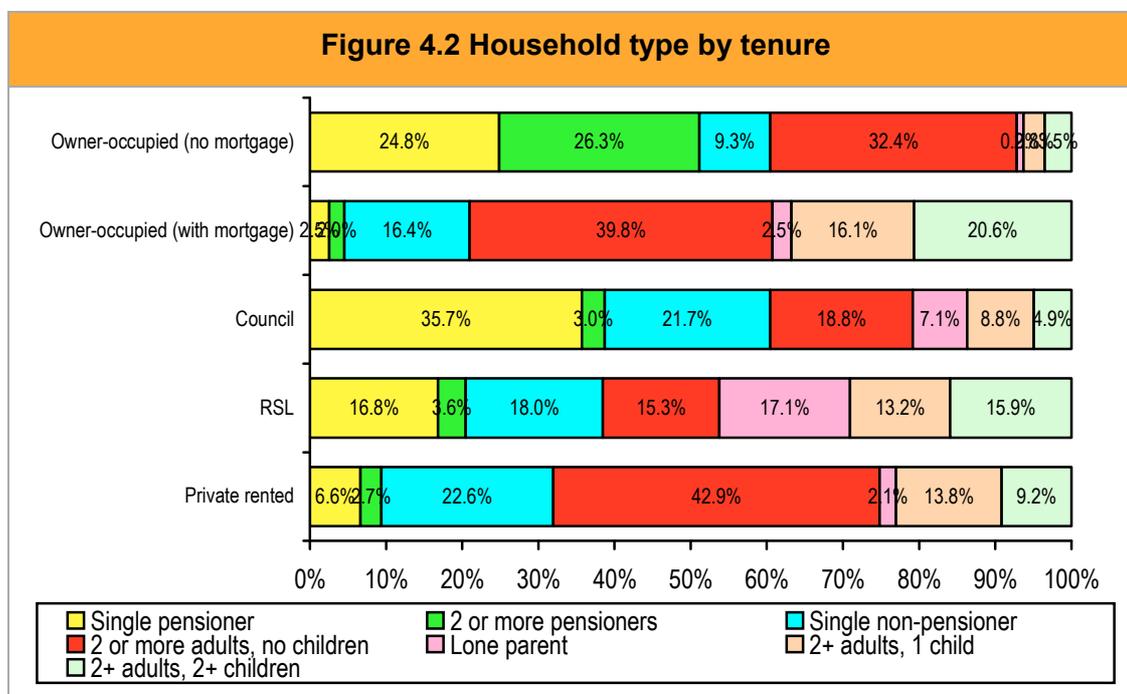
4.4 The table below shows the household type breakdown in the Borough. The survey estimates that around a quarter (23.9%) of households are pensioner only and that around a quarter contain children. Direct comparisons with the SEH are not possible for household types due to the different definitions used, however 2001 Census data suggests that nationally around 24% of households were pensioners as opposed to 25% in the South East region.

Table 4.2 Household type

Household type	Number of households	% of households
Single pensioner	5,269	13.7%
2 or more pensioners	3,915	10.2%
Single non-pensioner	5,876	15.3%
2 or more adults, no children	13,477	35.0%
Lone parent	1,077	2.8%
2+ adults, 1 child	4,151	10.8%
2+ adults, 2+ children	4,735	12.3%
TOTAL	38,500	100.0%

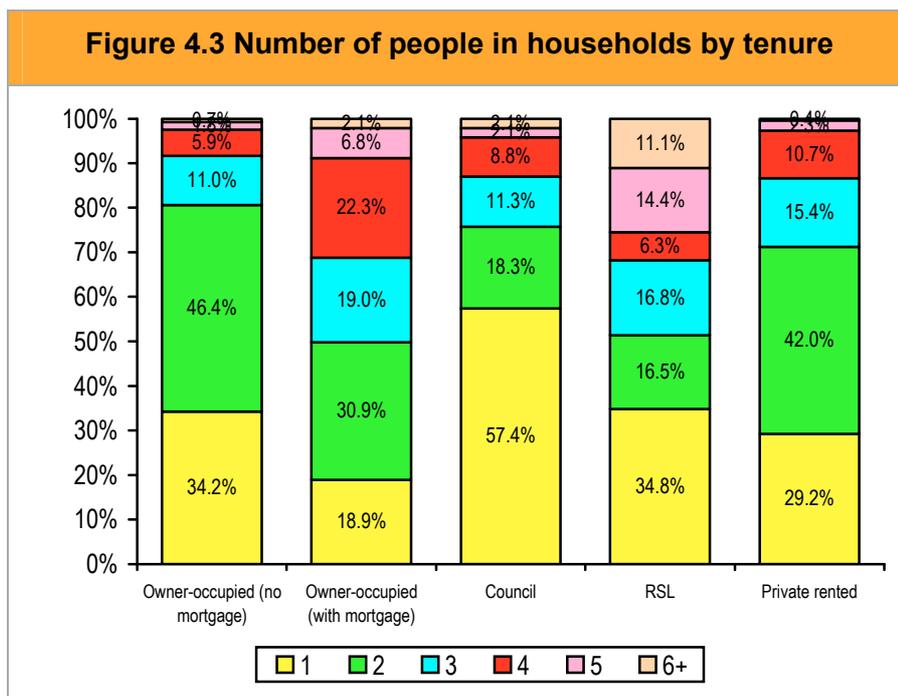
Source: Woking Borough Council household survey (2007)

- 4.5 The figure below shows household type by tenure. As with dwelling type there are clear differences between the tenure groups. The owner-occupied (no mortgage) sector contains a large proportion of pensioner households whilst lone parent households appear to be concentrated in the social and private rented sectors. The RSL sector has the largest proportion of households with children followed by owner-occupiers (with mortgage).



Source: Woking Borough Council household survey (2007)

- 4.6 The average household size in the Borough was estimated from the survey to contain 2.4 people. This figure is in line with the most recent national estimate of around also 2.4 persons per household (from the SEH). The figure below shows the number of people in households by tenure, this information is then summarised as average household sizes in the table that follows.
- 4.7 The largest households were living in the RSL sector (average 3.0) followed by those buying with a mortgage (average 2.7) whilst the smallest were Council tenants. In both the Council and RSL sectors a large proportion of households were found to be comprised of only one person.



Source: Woking Borough Council household survey (2007)

Table 4.3 Average household size by tenure

Tenure	Average household size
Owner-occupied (no mortgage)	2.0
Owner-occupied (with mortgage)	2.7
Council	1.9
RSL	3.0
Private rented	2.2
TOTAL	2.4

Source: Woking Borough Council household survey (2007)

Length of residence and recent movers

- 4.8 At the time of the survey an estimated 23.8% of households (9,149) had been resident at their current address for less than two years. This figure is slightly higher than the most recent SEH data which suggests that 11% of households at a point in time will have been resident at their address for less than one year (approximately 21% over a two year period).
- 4.9 The table below shows length of residence by tenure. Of the households moving in the past two years, 29% are private renters, 60% owner-occupiers and 11% in the social rented sector. An estimated 68.4% of private renters had moved home in the past two years, compared to only 22.0% of social renters and 18.2% of owner-occupiers. Private tenants are therefore much more mobile than social renters or owner-occupiers. The least mobile group are outright owners, only 7.5% of whom moved in the previous two years.

- 4.10 At the other end of the spectrum, around three-fifths (58.7%) of all households have lived in their home for more than five years. In the case of outright owners, 83.8% have lived in their home for more than five years – this compares with only 11.3% of private tenants.

Table 4.4 Length of residence of household by tenure					
Tenure	Length of residence				Total
	Less than 1 year	1 to 2 years	3 to 5 years	Over 5 years	
Owner-occupied (no mortgage)	507	445	1,087	10,552	12,591
Owner-occupied (with mortgage)	2,456	2,044	4,163	8,652	17,316
Council	321	331	421	2,412	3,485
RSL	224	155	282	549	1,211
Private rented	1,822	844	790	442	3,897
Total	5,330	3,819	6,744	22,607	38,500
Owner-occupied (no mortgage)	4.0%	3.5%	8.6%	83.8%	100.0%
Owner-occupied (with mortgage)	14.2%	11.8%	24.0%	50.0%	100.0%
Council	9.2%	9.5%	12.1%	69.2%	100.0%
RSL	18.5%	12.8%	23.3%	45.4%	100.0%
Private rented	46.7%	21.7%	20.3%	11.3%	100.0%
Total	13.8%	9.9%	17.5%	58.7%	100.0%

Source: Woking Borough Council household survey (2007)

- 4.11 In terms of tenure mobility, the most common types of move were from one owner-occupied property to another (3,094 households) followed by moves within the private rented sector. There was also a fair degree of movement within the social rented sector. Overall, movement within sectors was more common than movement between them.
- 4.12 Around 45% of all moves involved the private rented sector – households moving into it, out of it or within it – showing how important the sector is in providing mobility in the housing market. The private rented sector shows the highest turnover of any tenure. Overall it is estimated that around 10% of all households in Woking currently live in the private rented sector.
- 4.13 Around 52% of newly-formed households moved into owner-occupation and a further 30% into private rented accommodation. Therefore around 18% of newly forming households moved into a socially rented dwelling. This figure is slightly below the national average of around 23%.

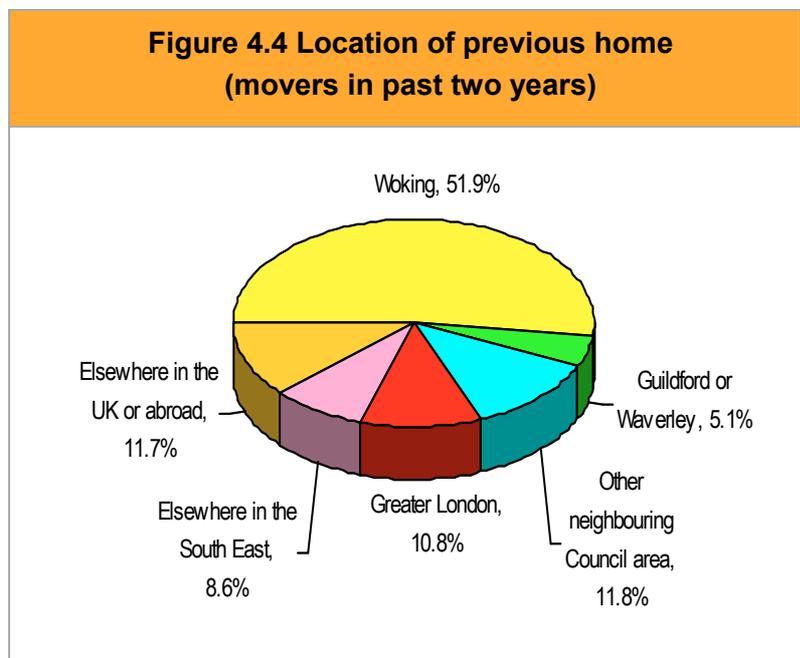
Table 4.5 Previous tenure by current tenure (households moving in past two years)

Tenure	Previous tenure				Total
	Newly formed household	Owner-occupied	Social rented	Private rented	
Owner-occupied (no mortgage)	105	784	0	63	952
Owner-occupied (with mortgage)	885	2,310	56	1,249	4,500
Social rented	339	65	468	160	1,031
Private rented	580	745	121	1,220	2,666
Total	1,908	3,904	645	2,691	9,149
Owner-occupied (no mortgage)	11.0%	82.4%	0.0%	6.6%	100.0%
Owner-occupied (with mortgage)	19.7%	51.3%	1.3%	27.7%	100.0%
Social rented	32.8%	6.3%	45.4%	15.5%	100.0%
Private rented	21.7%	28.0%	4.5%	45.8%	100.0%
Total	20.9%	42.7%	7.1%	29.4%	100.0%

Source: Woking Borough Council household survey (2007)

4.14 It is also possible to look at the previous locations of households who have moved home in the past two years – this is shown in the figure below. The figure shows some degree of self-containment within the Borough. In total it is estimated that around a half (51.9%) of households had previously lived in the Borough (with a further 5.1% having lived in either (Guildford or Waverley).

Figure 4.4 Location of previous home (movers in past two years)



Source: Woking Borough Council household survey (2007)

Car ownership/availability

- 4.15 A further question asked in the survey was car ownership/availability. Although not directly linked to housing, this is a useful variable as it can provide some indication of wealth. The table below shows the number of cars households have available for use by tenure.
- 4.16 In total, over half of all households in the social rented sector have no access to a car or van (53.2%), this compares with only 4.2% of owner-occupied (with mortgage) households. The average household has 1.36 cars/vans; this figure varies from 0.56 in the social rented sector to 1.63 for owner-occupiers with a mortgage.

Table 4.6 Car ownership and tenure					
Tenure	Number of cars/vans available for use				Average number of cars/vans
	0	1	2	3+	
Owner-occupied (no mortgage)	13.9%	45.6%	32.2%	8.3%	1.35
Owner-occupied (with mortgage)	4.2%	39.8%	44.5%	11.5%	1.63
Council	53.2%	38.1%	8.4%	0.4%	0.56
RSL	36.1%	43.2%	15.1%	5.6%	0.90
Private rented	25.3%	52.9%	17.7%	4.1%	1.01
TOTAL	14.9%	43.0%	33.6%	8.5%	1.36

Source: Woking Borough Council household survey (2007)

Overcrowding and under-occupation

- 4.17 Levels of overcrowding are measured using the 'bedroom standard' (see Glossary for definition). Essentially this is the difference between the number of bedrooms needed to avoid undesirable sharing and the number of bedrooms actually available to the household. Using the same standard it is also possible to study under-occupation – in this study it is assumed that any household with more than one spare bedroom is under-occupying their dwelling.
- 4.18 The table below shows a comparison between the number of bedrooms in each home against the number of bedrooms required for all households in the Borough.

Table 4.7 Overcrowding and under-occupation					
Number of bedrooms required	Number of bedrooms in home				TOTAL
	1	2	3	4+	
1 bedroom	4,578	6,978	7,089	4,218	22,863
2 bedrooms	171	2,479	4,296	3,308	10,254
3 bedrooms	5	338	1,823	2,390	4,555
4+ bedrooms	19	41	161	608	829
TOTAL	4,773	9,836	13,368	10,523	38,500

Source: Woking Borough Council household survey (2007)

KEY: Overcrowded households Under-occupied households

Note: The bottom two cells of the 4+ bedroom column contain some households that are either overcrowded or under-occupied – for example they may require three bedrooms but live in a five bedroom property or may require a five bedroom property but are currently occupying a four bedroom property.

4.19 The estimated number of overcrowded and under-occupied households in Woking is as follows:

- **Overcrowded:** 2.2% of households = 859 households
- **Under-occupied:** 40.1% of households = 15,454 households

4.20 The latest SEH data on overcrowding suggests that nationally around 2.7% of households are overcrowded with the figure for the South East being 2.0%.

Economic status

4.21 For the purposes of analysis of economic status the status of the survey respondent is taken to represent the Household Reference Person (HRP). The table below shows that around three-fifths of HRPs are in employment with over a quarter being retired. The level of unemployment (at 2.3%) is low. A number of HRPs are in the 'other' working status group. This group is largely comprised of people describing themselves as either permanently sick/disabled or looking after home/family.

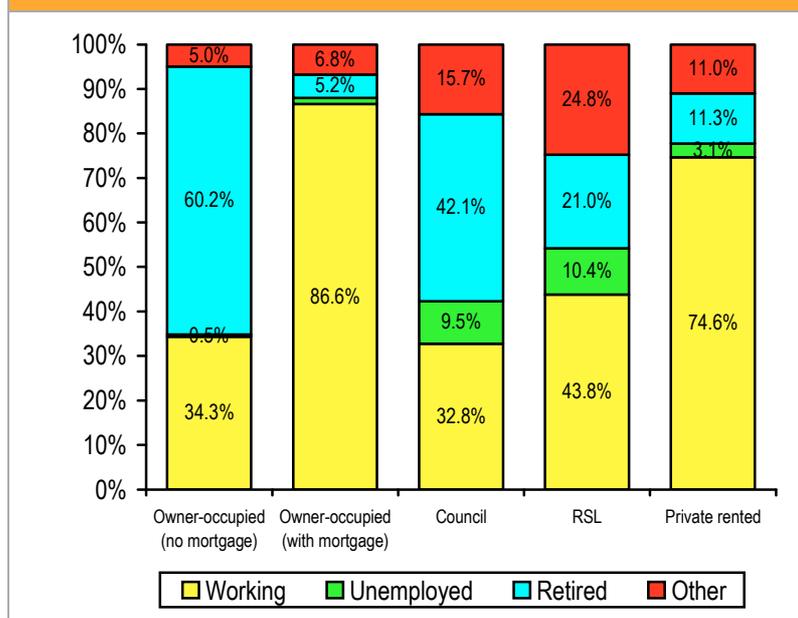
Table 4.8 Working status of Household Reference Person

Working status	Number of households	% of households
Working	23,893	62.1%
Unemployed	888	2.3%
Retired	10,644	27.6%
Other	3,074	8.0%
TOTAL	38,500	100.0%

Source: Woking Borough Council household survey (2007)

- 4.22 The figure below shows economic status by tenure. The data shows that 86.6% of those buying with a mortgage were working. For private renters the figure was 74.6%, and for Council tenants only 32.8%. For outright owners, 60.2% were working (with a figure of 42.1% found in the Council sector). These results are broadly similar to trends shown in the SEH.

Figure 4.5 Economic status of Household Reference Person by tenure



Source: Woking Borough Council household survey (2007)

Housing costs

- 4.23 The survey asked a series of questions about how much households currently pay for their housing. The table below shows estimates of the amount of rent/mortgage paid by households by tenure (figures exclude households where there are no housing costs such as outright owners and some households in tied accommodation).

4.24 The table shows that households in the private rented sector and those buying with a mortgage have the highest housing costs. The average owner-occupier pays £224 per week, this compares with £78 for Council tenants.

Table 4.9 Housing costs by tenure					
Weekly housing cost	Owner-occupied (with mortgage)	Council	RSL	Private rented	TOTAL
Under £30	2.6%	15.1%	4.1%	0.8%	4.1%
£30-£60	4.1%	7.6%	2.8%	1.5%	4.1%
£60-£90	6.2%	45.4%	22.5%	4.4%	12.0%
£90-£120	9.6%	28.5%	50.8%	4.3%	13.3%
£120-£150	8.6%	0.4%	11.2%	11.8%	8.1%
£150-£200	17.7%	1.2%	3.1%	42.5%	18.5%
£200-£250	15.3%	0.6%	1.3%	12.6%	12.2%
£250-£300	13.4%	0.0%	0.0%	9.2%	10.3%
£300-£350	9.1%	0.0%	0.0%	8.3%	7.3%
£350-£400	4.5%	1.2%	1.4%	1.4%	3.5%
£400-£500	4.1%	0.0%	2.8%	1.3%	3.1%
£500 or more	4.7%	0.0%	0.0%	2.1%	3.5%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%
Average cost	£224	£78	£113	£203	£196

Source: Woking Borough Council household survey (2007)

Summary

4.25 The household survey collected a significant amount of data about the resident household population. Some of the main findings were:

- In total around a third of all households live in detached houses or bungalows, significantly higher than the average for the South East region or England. Households living in rented housing are more likely to live in flats whilst those in owner-occupation are more likely to live in detached houses than other tenures.
- Around a quarter of all households are 'pensioner-only' and around a quarter contain children. Lone parent households were found to be concentrated in the rented sectors.
- Analysis of household moves in the last two years shows that private rented tenants are the most mobile. An estimated 68.4% of private renters had moved home in the past two years. This is more than three times the figure for any other tenure group. There were more moves recorded within tenures than between them.
- Car ownership data suggests that there is an average of 1.36 cars per household in the Borough. There are however large differences by tenure with owner-occupiers (with mortgage) having an average of 1.63 cars per household, this compares with an average of only 0.56 in the Council rented sector.
- The level of overcrowding recorded in Woking (at 2.2%) is relatively low when compared with the national average (2.7%) and close to the regional average (2.0%).
- The proportion of employed household heads varied significantly across the tenures. Approaching 90% of households buying with a mortgage are headed by an employed person compared to less than a third for Council tenants.
- Households in the private rented sector and those buying with a mortgage have the highest housing costs, households in the social rented sector the lowest.

5. Financial information

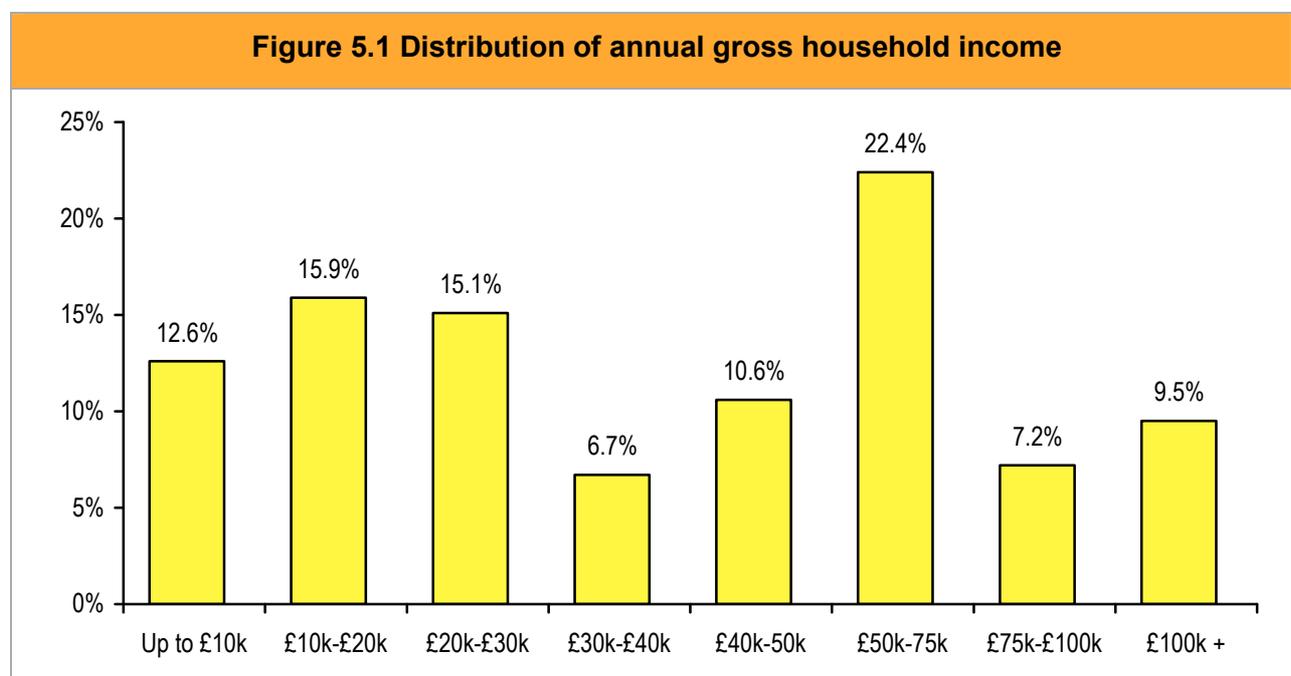
Introduction

5.1 A key part of the analysis of housing needs and market assessment survey data is an assessment of the financial situation of households. Data was therefore collected in the survey looking at a range of financial information (including incomes, savings and equity). This chapter contains the analysis of the survey results with regard to household's financial situation.

Household income

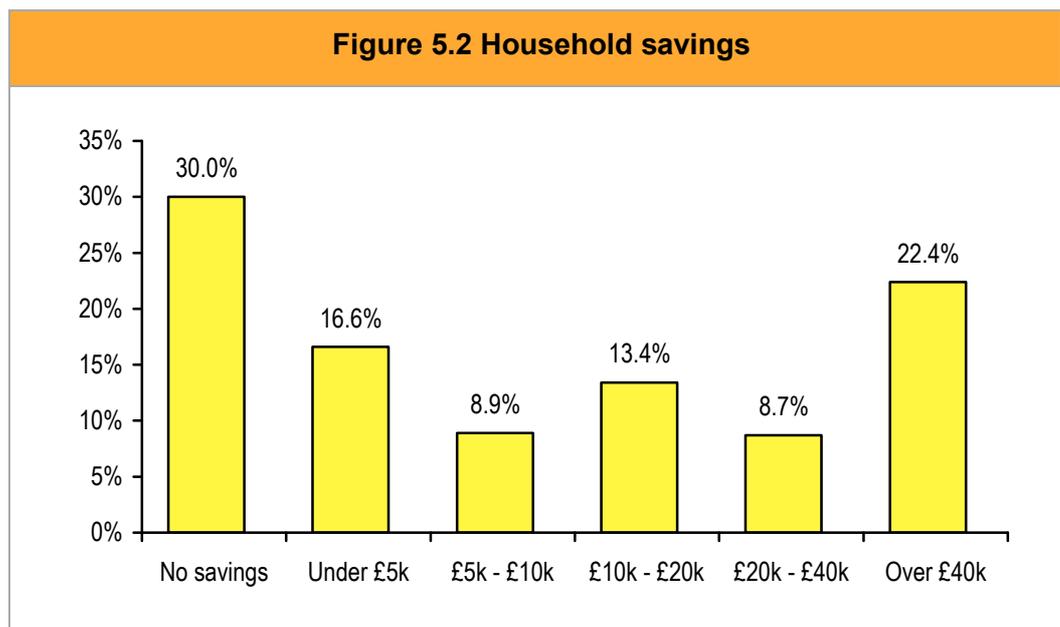
5.2 The response to the survey income question was good with 87.1% of respondents answering this question. Survey results for household income estimate the average (mean) gross household income level to be £52,322 per annum. The median income is noticeably lower than the mean (at £36,342 per annum).

5.3 The figure below shows the distribution of income in the Borough. It is clear that there is a significant range of incomes in the Borough with 28.4% having an income of less than £20,000 and around a sixth an income in excess of £75,000.



Household savings and equity

- 5.4 The response to the survey savings question was also good with 83.5% of respondents answering this question. The average (mean) household has £45,983 in savings (median of £7,023).
- 5.5 The figure below shows the distribution of savings in the Borough. An estimated 46.6% of households had less than £5,000 in savings whilst 22.4% had savings of over £40,000. Households with no savings also include those in debt.



Source: Woking Borough Council household survey (2007)

- 5.6 The survey also collected information about the amount of equity owner-occupiers have in their property. For both owner-occupier groups together (with and without mortgages) the average (mean) amount of equity was estimated to be £283,346 (median of £228,173). It is estimated that 0.4% of owner-occupiers (105 households) are in negative equity.

Household characteristics and income

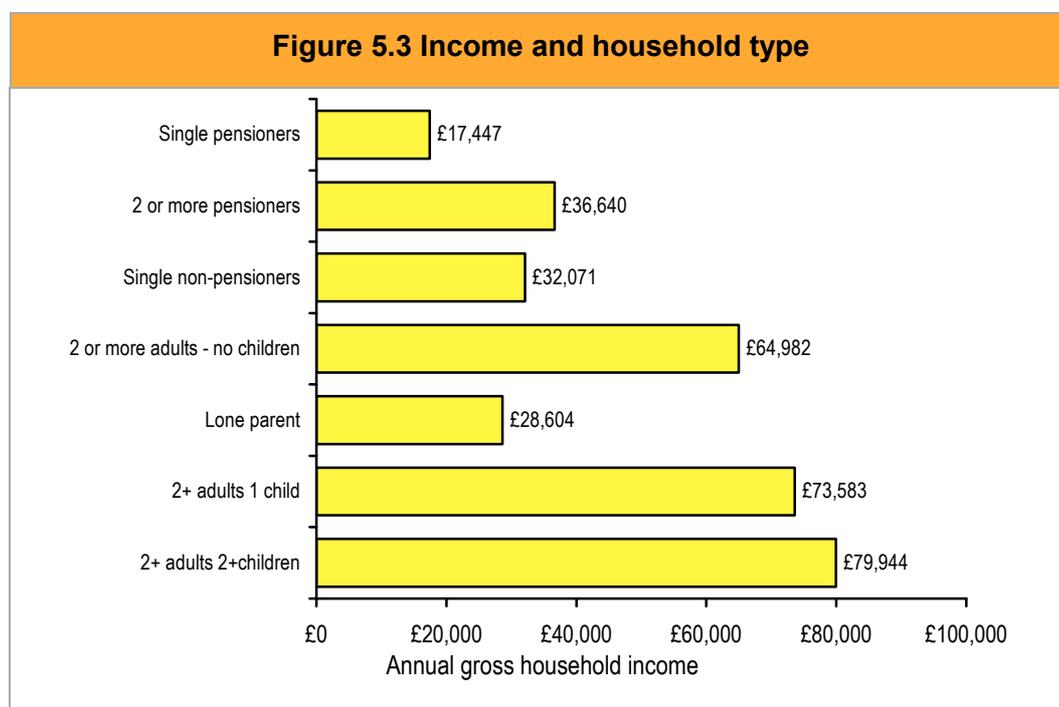
- 5.7 The table below shows average income, savings and equity by tenure. As might be expected, the households with the lowest average incomes and savings are those in the social rented sector. Whilst owner-occupiers with no mortgage have an average household income which is lower than those with a mortgage, this group contains many older people who are not working but have redeemed their mortgages. These households therefore have much higher levels of savings and equity.

- 5.8 The income figures by tenure are generally significantly higher than the latest national estimates (from SEH 2006/07). The latest national figures are: outright owners - £25,932, owners with a mortgage - £43,348, social renters - £12,169 and private tenants - £24,119. The overall average household income level shown in the SEH is £29,837 per annum.

Table 5.1 Financial information by tenure			
Tenure	Average annual gross household income	Average savings (median)	Average equity
Owner-occupied (no mortgage)	£46,811	£42,707	£399,436
Owner-occupied (with mortgage)	£68,167	£4,258	£198,933
Council	£11,615	£358	-
RSL	£26,421	-£710	-
Private rented	£44,171	£940	-
AVERAGE	£52,322	£7,023	£283,346

Source: Woking Borough Council household survey (2007)

- 5.9 The figure below looks at income levels by household type. Single pensioner and lone parent households show average incomes considerably below the Borough average. Households with two or more adults (with or without children) show the highest average incomes.



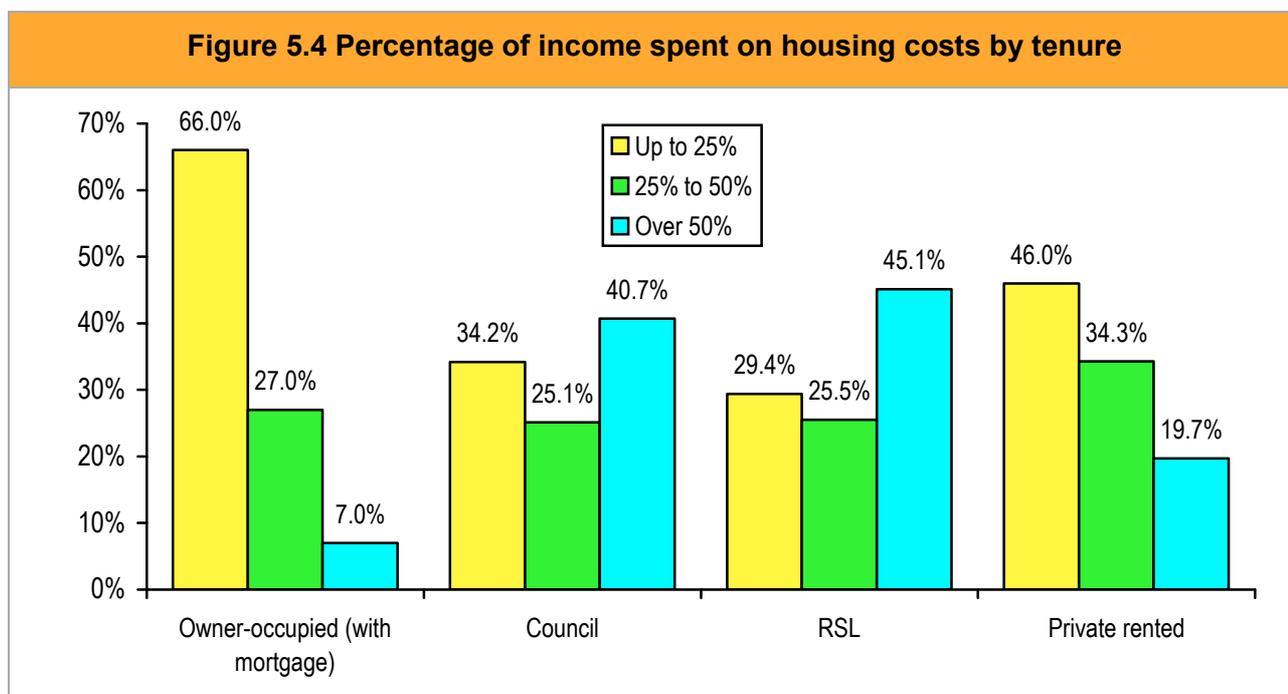
Source: Woking Borough Council household survey (2007)

Other financial information

- 5.10 In addition to the information collected about income, savings and equity the survey form asked households whether they had access to any other financial resources which might be able to be used towards a deposit on a property (and if so – how much). The vast majority (85.3%) of households stated that they had no further access to financial resources other than those already analysed.
- 5.11 Despite the majority having no access to financial resources, the minority that do (e.g. borrowing from relatives) raise the overall average extra funding by around £4,023 from sources other than savings and equity. Therefore some of this 15% or so of households have access to quite large amounts of funding. It is possible that such additional funds will be able to help a small number of households to afford suitable market housing without the need for any subsidy.

Relationship of income to housing costs

- 5.12 It is of interest to study the amount of income that households are spending on their housing costs (whether rent or mortgage). The figures below show the number of households in each tenure group by what proportion of income is spent on housing. The figures show that there are a significant number of households spending over 25% and in many cases in excess of 50%. Households paying more than 50% are most likely to be found in the social rented and private rented sectors.



Source: Woking Borough Council household survey (2007)

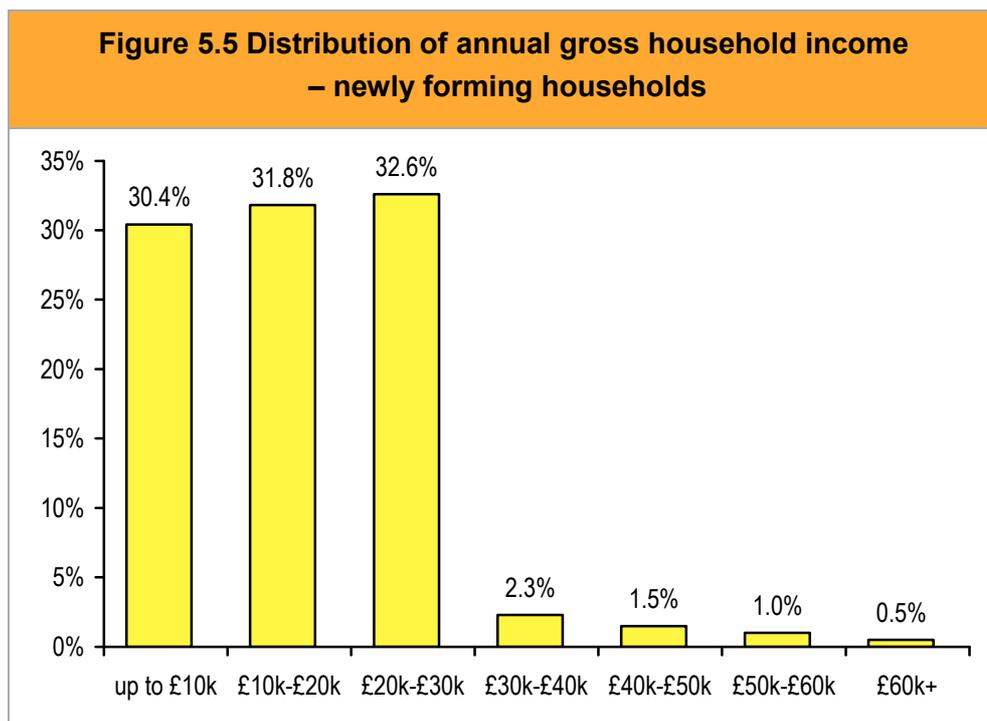
- 5.13 The above analysis does not however take account of the fact that many households will be in receipt of housing benefit (or income support in the case of owners) which will be helping them to afford housing. The table below investigates the receipt of benefits towards housing costs. The table clearly shows that the greater the proportion of income spent on housing the greater the number of households who are claiming assistance.
- 5.14 The table shows that of all households paying up to 25% of income on housing costs some 5.2% are also claiming housing benefit, for households spending over 50% this figure rises to 41.9%. Whilst this finding shows that to a certain extent that the benefit system is meeting the needs of low income households the data does suggest that a notable number of households are spending large proportions of their income on housing and receiving no subsidy to help with the costs.

Table 5.2 Percentage of households receiving housing benefit (income support) by tenure and proportion of income spent on housing					
	Owner-occupied (with mortgage)	Council	RSL	Private rented	Total
Spend up to 25%	0.8%	46.4%	5.0%	5.5%	5.2%
Spend 25%-50%	0.4%	38.6%	11.9%	13.9%	8.0%
Spend over 50%	6.6%	60.4%	58.2%	51.8%	41.9%
Total	1.1%	50.1%	30.8%	17.5%	11.5%

Source: Woking Borough Council household survey (2007)

Newly forming households' financial situation

- 5.15 From the survey data it is estimated that there are 2,576 households who need or are likely to form over the next two years. The housing preferences and expectations of these households (in terms of location, tenure and type of dwelling) are discussed in Chapter 11. In addition to the future preferences and expectations of newly forming households the survey form collected a series of data about these households' financial situation (including income and savings data) which is presented below.
- 5.16 The figure below shows the estimated income level for newly forming households. The figure shows that income distribution is heavily concentrated in the lower income brackets.
- 5.17 Overall, an estimated 30.4% have an income of below £10,000 per annum and 62.2% an income below £20,000. The average (mean) income of newly forming households is estimated to be £15,405 – significantly below the figure for all households of around £52,000.



Source: Woking Borough Council household survey (2007)

- 5.18 In addition, newly forming households were asked about any financial resources which might be available for a deposit/bond when buying or renting a home (e.g. savings or money from parents). Over two-fifths (44.3%) stated that they had no access to funds for a deposit. Generally the amount of money available for a deposit was small, the average household is estimated to have access to around £8,067 (median of £2,066) - figures include those with no access to other financial resources.
- 5.19 Overall, the proportion of newly forming households with access to a reasonable amount of finance for a deposit is relatively small. Overall, it is estimated that only 21.2% of newly forming households will have in excess of £10,000.
- 5.20 Given the level of income and savings shown for newly forming households from the survey data it is clear that many will have difficulty accessing the housing market without some form of subsidy. However, it is widely recognised that this group of households can have rapidly changing financial situations (for example households who have actually formed over the past two years show an average income of £39,000 per annum) and therefore to rely solely on the information provided here may not properly reflect the affordability of this important group.
- 5.21 Therefore the survey form also asked a 'subjective' question about future affordability. In response to this question 68.2% of newly forming households stated that they would not be able to afford market housing without some sort of subsidy (e.g. housing benefit).

Summary

- 5.22 The collection of financial information is a fundamental part of any assessment of housing need and future housing demand. The survey estimates that mean annual gross household income (including non-housing benefits) in Woking is £52,322 – this figure is significantly above national averages.
- 5.23 The average conceals wide variations among different tenure groups with households in social rented housing showing average incomes significantly below the Borough average.
- 5.24 When income is compared with housing costs the data reveals that many households spend more than a quarter of their income on their housing costs.

SECTION B: HOUSING NEED

This section sets out the calculation of affordable housing need. The analysis is carried out by following the most recent CLG Guidance. In addition this section looks at the potential role of intermediate housing as well as looking at how sensitive the findings are to changed assumptions about affordability. There are five chapters in this section:

- Guidance
- Current need
- Future need
- Affordable housing requirement
- Intermediate housing and affordable housing sensitivity

The final chapter in this section looks at the potential role for intermediate housing. In addition the chapter looks at how sensitive the findings are to different assumptions being applied to the data regarding affordability.

6. Guidance

Introduction

- 6.1 The two chapters following this one study the need for affordable housing in the Borough (both in terms of a backlog of need and likely future needs). This initial chapter sets out some key definitions which are central to both of the following chapters. Where appropriate definitions have been drawn from the CLG Strategic Housing Market Assessment Practice Guidance of March 2007 (revised in August 2007) and PPS3.

Housing need

- 6.2 Housing need is defined as the number of households who lack their own housing or who live in unsuitable housing and who cannot afford to meet their housing needs in the market.
- 6.3 In this assessment we have fully followed the Practice Guidance's definition of unsuitable housing. In addition we have considered those types of unsuitability which will require a move to a different dwelling prior to applying the affordability test. The most common such category is usually overcrowding.

Newly arising need

- 6.4 Newly arising (or future) need is a measure of the number of households who are expected to have an affordable housing need at some point in the future (measured annually). In this assessment we have used survey data about past household moves (along with affordability) to estimate future needs. In line with the Practice Guidance we have split future needs into two groups – newly forming households and existing households.
- 6.5 An estimate of the likely future supply of affordable housing is also made (drawing on secondary data sources about past lettings). The future supply of affordable housing is subtracted from the future need to make an assessment of the net future need for affordable housing. This can be summarised as follows:

$$\text{Future need} - \text{future supply} = \text{net future need}$$

- 6.6 In this report we have also estimated the likely supply of Housing Benefit supported private rented housing so as to provide an alternative output regarding suggested future provision.

Affordability

- 6.7 Affordability is assessed using survey data regarding the full range of financial information available along with an estimate of a household's size requirements and the cost of suitable market housing (to either buy or rent).
- 6.8 Separate tests are applied for home ownership and private renting and are summarised below (both tests are fully in line with the advice given in the Practice Guidance):
- 6.9 Assessing whether a household can afford home ownership - A household is considered able to afford to buy a home if it costs 3.5 times the gross household income for a single earner household or 2.9 times the gross household income for dual-income households. Allowance is also made for any access to capital that can be used towards home ownership (e.g. savings or equity).
- 6.10 Assessing whether a household can afford market renting - A household is considered able to afford market rented housing in cases where the rent payable would constitute no more than 25% of gross income.

Affordable housing

- 6.11 Affordable housing includes social rented and intermediate housing, provided to specified eligible households whose needs are not met by the market. Affordable housing should be at a cost which is below the costs of housing typically available in the open market and be available at a sub-market price in perpetuity (although there are some exceptions to this such as the Right-to-Acquire).

Using the data

- 6.12 Traditionally, the backlog of housing need has been added to the newly arising need to assess net affordable housing requirements. However, it has often been considered that logically the two should be treated separately. The main reason for this is the difficulty in sensibly annualising the backlog of need where different assumptions could lead to a range of outputs. In this report the two are considered separately and then the results added together.
- 6.13 In principle if the newly arising need estimate is positive then we would suggest a need for additional affordable housing (regardless of the backlog situation). Alternatively, the existence of a backlog would not necessarily mean the additional affordable housing should be provided (if the net future need is negative then technically the backlog would gradually reduce over time and additional affordable housing would potentially create a surplus of such housing).

- 6.14 Therefore in this assessment we have looked at the backlog and newly arising elements of need separately. An understanding of the backlog (in terms of locations for example) is important for policy but does not automatically lead to a need for new provision. For the newly arising need, the net estimated need level provides a good guide to the amount of additional affordable housing to be provided year on year and is crucial to the formulation of policy.

Summary

- 6.15 A key element of this report is an assessment of both current and future affordable housing needs. There are a number of definitions which are central to making estimates of need (such as definitions of housing need, affordability and affordable housing). All definitions used in this report are consistent with guidance given in the CLG Strategic Housing Market Assessment Practice Guidance of 2007 and PPS3 and the following two chapters look at the analysis of housing need.

7. Current need

Introduction

- 7.1 This chapter of the report assesses the first two stages of the needs assessment model – Current Need. This begins with consideration of homeless households followed by an assessment of housing suitability and affordability, before arriving at a total current need estimate (gross). An assessment of the stock available to offset this need follows, which then enables the net current need estimate to be calculated.
- 7.2 The needs assessment model follows the steps set out in Chapter 5 of the CLG Strategic Housing Market Assessment Guidance; the steps are indicated in boxes throughout Chapters 7-9 of this report.

Current housing need (gross)

Step 5.1.1 Homeless households and those in temporary accommodation

- 7.3 The assessment of housing need is a ‘snapshot’ that assesses housing need at a particular point in time. In addition to the existing households in need, there will be some homeless households who were in need at the time of the survey and should also be included within any assessment of backlog need.
- 7.4 To assess the number of homeless households we have used information contained in the Councils’ P1(E) Homeless returns. The main source of information used is Section E6: Homeless households accommodated by your authority at the end of the quarter. The important point about this information is the note underneath. *“This should be a ‘snapshot’ of the numbers in accommodation on the last day of the quarter, not the numbers taking up accommodation during the quarter.”* This is important given the snapshot nature of the survey. Data compiled from the second quarter of 2007 is shown in the table below.

Table 7.1 Homeless households accommodated by authority (Section E6, P1(E) form)	
Category	Number of households
<u>Bed and breakfast</u>	<u>7</u>
<u>Other nightly paid</u>	<u>3</u>
<u>Hostel</u>	<u>0</u>
Private sector accommodation leased by authority	0
Private sector accommodation leased by RSLs	0
Directly with a private sector landlord	0
Within Council's own stock	1
Within RSL stock	0
Other	0
TOTAL	11

Source: Woking P1(E) form

7.5 Not all of the categories in the above table are added to our assessment of existing and newly forming households in need. This is because, in theory, they will be part of our sample for the Housing Needs Assessment. For example, households housed in Council accommodation should already be included as part of the housing need – such household addresses should appear on the Council Tax file from which the sample was drawn. After considering the various categories, we have decided there are three which should be included as part of the homeless element. These have been underlined in the table above. Therefore of the homeless households identified in the P1E form, 10 shall be considered as in housing need.

Step 5.1.2 Over-crowding and concealed households

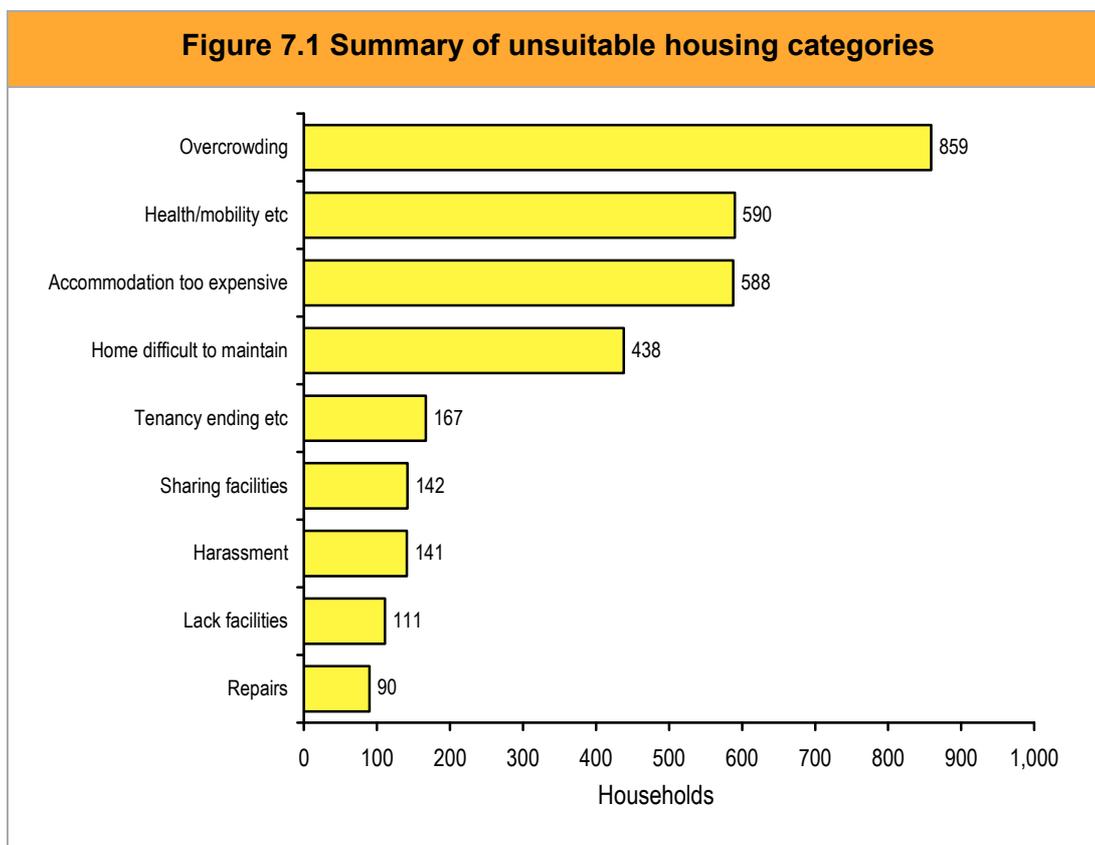
Step 5.1.3 Other groups

Unsuitable housing

7.6 A key element of housing need is an assessment of the suitability of a household's current housing. The Practice Guidance sets out a series of nine criteria for unsuitable housing - which has been followed in this report. In Woking it is estimated that a total of 2,234 households are living in unsuitable housing (this represents 5.8% of all households in the Borough).

7.7 The figure below shows a summary of the number of households living in unsuitable housing (ordered by the number of households in each category). It should be noted that the overall total of reasons for unsuitability shown in the figure will usually be greater than the total number of households with unsuitability, as some households have more than one reason for unsuitability.

- 7.8 The main reason for unsuitable housing is the category of overcrowding, followed by health and/or mobility problems because of the condition of the home.



Source: Woking Borough Council household survey (2007)

- 7.9 The table below shows unsuitable housing by tenure. The patterns emerging suggest that households living in rented accommodation are generally more likely to be in unsuitable housing than owner-occupiers. However, due to the fact that the majority of households are owner-occupiers the results show that a large proportion (42.9%) of those in unsuitable housing actually own their own property.
- 7.10 It is estimated that 12.6% of households in private rented accommodation and 16.7% of households in the social rented sector are living in unsuitable housing. This compares with 2.2% and 3.9% of households in owner-occupied (no mortgage) and owner-occupied (with mortgage) tenures respectively.

Table 7.2 Unsuitable housing and tenure

Tenure	Unsuitable housing			
	In unsuitable housing	Number of h'holds in Borough	% of total h'holds in unsuitable housing	% of those in unsuitable housing
Owner-occupied (no mortgage)	279	12,591	2.2%	12.5%
Owner-occupied (with mortgage)	678	17,316	3.9%	30.4%
Council	527	3,485	15.1%	23.6%
RSL	256	1,211	21.2%	11.5%
Private rented	493	3,897	12.6%	22.1%
TOTAL	2,234	38,500	5.8%	100.0%

Source: Woking Borough Council household survey (2007)

'In-situ' solutions

- 7.11 The survey has highlighted that 2,234 households are in unsuitable housing. However it is most probable that some of the unsuitability can be resolved in the households' current accommodation. Households living in housing deemed unsuitable for the following reasons were not considered to have an in-situ solution: end of tenancy, accommodation being too expensive, overcrowding, sharing facilities and harassment.
- 7.12 The survey data therefore estimates that of the 2,234 households in unsuitable housing, 1,565 (or 70.0%) do not have an in-situ solution and therefore require a move to alternative accommodation.

Affordability

- 7.13 Using the affordability methodology set out in the previous chapter it is estimated that there are 1,019 existing households that cannot afford market housing and are living in unsuitable housing (and require a move to alternative accommodation). This represents 2.6% of all existing households in the Borough – these households are considered to be in housing need.
- 7.14 The table below shows the tenure of the households currently estimated to be in housing need. The results show that social housing tenants are most likely to be in housing need (8.8% of households in the social rented sector are in housing need). Of all households in need, 49.3% currently live in social rented accommodation and 31.5% in private rented housing.

Table 7.3 Housing need and tenure

Tenure	Housing need			
	In need	Number of h'holds in Borough	% of total h'holds in need	% of those in need
Owner-occupied (no mortgage)	11	12,591	0.1%	1.0%
Owner-occupied (with mortgage)	185	17,316	1.1%	18.2%
Council	247	3,485	7.1%	24.2%
RSL	256	1,211	21.2%	25.1%
Private rented	321	3,897	8.2%	31.5%
TOTAL	1,019	38,500	2.6%	100.0%

Source: Woking Borough Council household survey (2007)

- 7.15 For the purposes of the housing needs assessment, households considered to be in housing need have been split into two categories: current occupiers of affordable housing in need (this includes occupiers of social rented and shared ownership accommodation), and households from other tenures in need.
- 7.16 It is estimated that some 503 households in housing need currently live in affordable housing (503 in the social rented sector and none in intermediate (shared ownership) accommodation).

Step 5.1.4 Total current housing need

- 7.17 The table below summarises the first stage of the overall assessment of housing need as set out by the CLG. The data shows that there are an estimated 1,029 households in need in Woking.

Table 7.4 Backlog of housing need

Step	Notes	Number
5.1.1 Homeless households and those in temporary accommodation		10
5.1.2 Overcrowding and concealed households	Two steps taken	1,019
5.1.3 Other groups	together	
5.1.4 Total current housing need (gross)	5.1.1+5.1.2+5.1.3	1,029

Source: Woking Borough Council household survey (2007)

Affordable housing supply

- 7.18 The next stage in the backlog considers the stock available to offset the current need. This includes stock from current occupiers of affordable housing in need, surplus stock from vacant properties and committed supply of new affordable units. Units to be taken out of management are removed from the calculation.

Step 5.3.1 Affordable dwellings occupied by households in need

7.19 Firstly, it is important when considering net need levels to discount households already living in affordable housing. This is because the movement of such households within affordable housing will have an overall nil effect in terms of housing need. The figure to be used in this section is therefore 503 (as presented earlier in this chapter).

Step 5.3.2 Surplus stock

7.20 A certain level of vacant dwellings is normal as this allows for transfers and for work on properties to be carried out. The Practice Guidance suggests that if the vacancy rate in the affordable stock is in excess of 3% then these should be considered as surplus stock which can be included within the supply to offset needs. Woking records a vacancy rate in the social rented sector of around 2.3%; therefore no adjustment needs to be made to the figures.

Step 5.3.3 Committed supply of new affordable units

7.21 The Practice Guidance recommends that this part of the assessment includes 'new social rented and intermediate housing which are committed to be built over the period of the assessment'. For the purposes of analysis we have taken HSSA data showing the number of planned and proposed affordable units for the period 2007-2009 as a guide to new provision.

7.22 Overall the 2007 HSSA data suggests that there are 63 affordable dwellings planned or proposed for this two year period in Woking (57 social rented and six intermediate).

Step 5.3.4 Units to be taken out of management

7.23 The Practice Guidance states that this stage 'involves estimating the numbers of social rented or intermediate units that will be taken out of management'. The main component of this step will be properties which are expected to be demolished (or replacement schemes that lead to net losses of stock). At the time of reporting the proposed number of affordable dwellings expected to be 'taken out of management' in the future was unknown and hence a figure of zero has been used in this step of the model.

Step 5.3.5 Total affordable housing stock available

7.24 Having been through a number of detailed stages in order to assess the total available stock to offset need in the Borough we shall now bring together all pieces of data to complete this part of the needs assessment. The data (in the table below) shows that there are an estimated 566 properties available to offset the current need in Woking.

Table 7.5 Current supply of affordable housing		
Step	Notes	Number
5.3.1 Affordable dwellings occupied by households in need		503
5.3.2 Surplus stock		0
5.3.3 Committed supply of new affordable units		63
5.3.4 Units to be taken out of management		0
5.3.5 Total affordable housing stock available	5.3.1+5.3.2+ 5.3.3-5.3.4	566

Source: Woking Borough Council household survey (2007)

Total backlog need

7.25 The data from the tables above is now combined to make an estimate of the total backlog of housing need.

7.26 It is estimated that there is a current need to provide 1,029 units of affordable housing to meet the backlog of need. Current sources are estimated to be able to provide 566 of these units leaving an estimated shortfall of around 463 units of affordable housing.

Summary

7.27 Survey data suggests that around 2,234 households in Woking are currently living in unsuitable housing. In addition, it was estimated that to rectify the situation 1,565 of these households would need to move home.

7.28 Of these households, it is estimated that around two-thirds cannot afford a suitable solution in the housing market without some form of subsidy and are hence considered to be in housing need (1,019 households). Households in the social rented sector were most likely to be in housing need, followed by households in the private rented sector.

7.29 Taking into account homeless households who would not have been picked up by the household survey (10 additional households) makes for a total backlog need of 1,029 households.

- 7.30 It is estimated that at the time of the survey there was a current stock of affordable housing of around 566 units which could be used to meet this need (including dwellings becoming available as households in the affordable housing sector move to different dwellings).
- 7.31 Taking the backlog need and supply figures together suggest that in Woking there is a net backlog of need for affordable housing of 463 units (1,029-566).

8. Future need

Introduction

8.1 In addition to the current needs discussed so far in this report there will be future need. This is split, as per CLG Guidance, into two main categories. These are as follows:

- New household formation (× proportion unable to buy or rent in market)
- Existing households falling into need

8.2 There will be a flow of affordable housing to meet this need. Calculation of the future supply of affordable units follows this analysis; this consists of the annual supply of social re-lets and intermediate housing. The following sections deal with these points in detail.

Future need (gross)

Step 5.2.1 New household formation

Step 5.2.2 Proportion unable to afford entry-level market housing

8.3 The estimate of the number of newly forming households in need of affordable housing is based on an assessment of households that have formed over the past two years. Such an approach is preferred to studying households stating likely future intentions as it provides more detailed information on the characteristics of these households contributing to this element of newly arising need.

8.4 The tables below show details of the derivation of new household formation. The tables begin by establishing the number of newly forming households over the past two years – an affordability test is then applied.

Table 8.1 Derivation of newly arising need from new household formation

Aspect of calculation	Number	Sub-total
Number of households moving in past two years		9,149
Minus households NOT forming in previous move	-7,241	1,908
Times proportion unable to afford		33.6%
ESTIMATE OF NEWLY ARISING NEED		641
ANNUAL ESTIMATE OF NEWLY ARISING NEED		320

Source: Woking Borough Council household survey (2007)

8.5 The table above shows that an estimated 1,908 households have been newly formed within the Borough over the past two years (954 per annum). Of these it is estimated that 320 (per annum) are unable to afford market housing without some form of subsidy – this represents the annual estimate of the number of newly forming households falling into need.

Step 5.2.3 Existing households falling into need

8.6 This is an estimate of the number of existing households who will fall into housing need over the next two years (and then annualised). The basic information for this is households who have moved home within the last two years and affordability. A household will fall into need if it has to move home and is unable to afford to do this within the private sector (examples of such a move will be because of the end of a tenancy agreement). A household unable to afford market rent prices but moving to private rented accommodation may have to either claim housing benefit or spend more than a quarter of their gross income on housing, which is considered unaffordable (or indeed a combination of both).

8.7 Households previously living with parents, relatives or friends are excluded as these will double-count with the newly forming households already considered in the previous table. The data also excludes moves between social rented properties. Households falling into need in the social rented sector have their needs met through a transfer to another social rented property, hence releasing a social rented property for someone else in need. The number of households falling into need in the social rented sector should therefore, over a period of time, roughly equal the supply of ‘transfers’ and so the additional needs arising from within the social rented stock will be net zero.

8.8 The table below shows the derivation of existing households falling into need.

Table 8.2 Derivation of Newly Arising Need from existing households		
Aspect of calculation	Number	Sub-total
Number of households moving in past two years		9,149
Minus households forming in previous move	-1,908	7,241
Minus households transferring within affordable housing	-390	6,851
Times proportion unable to afford		15.5%
ESTIMATE OF NEWLY ARISING NEED		1,064
ANNUAL ESTIMATE OF NEWLY ARISING NEED		532

Source: Woking Borough Council household survey (2007)

8.9 The table above shows that a total of 6,851 existing households are considered as potentially in need (3,426 per annum). Using the standard affordability test for existing households it is estimated that 15.5% of these households cannot afford market housing. Therefore our estimate of the number of households falling into need excluding transfers is 1,064 households (6,851 × 0.155) over the two-year period. Annualised this is 532 households per annum.

Step 5.2.4 Total newly arising need

8.10 The data from each of the above sources can now be put into the needs assessment table below. It indicates that additional need will arise from a total of 852 households per annum.

Table 8.3 Future need (per annum)		
Step	Notes	Number
5.2.1 New household formation (gross per year)		954
5.2.2 Proportion of new households unable to buy or rent in the market		33.6%
5.2.3 Existing households falling into need		532
5.2.4 Total newly arising housing need (gross per year)	5.2.1x5.2. 2+5.2.3	852

Source: Woking Borough Council household survey (2007)

Future affordable housing supply**Step 5.3.6 Future annual supply of social re-lets (net)**

8.11 The table below presents the figures for the supply of lettings (re-lets) from both Council and RSL stock over the past two years contained within the 2007 HSSA. The average number of lettings over the two-year period was 402 per annum.

Table 8.4 Analysis of past housing supply – (social rented sector)			
	2005/6	2006/7	Average
LA – mobility arrangements	0	0	0
LA – new secure tenants	374	201	288
LA – introductory tenancies	0	0	0
LA – other tenancies	69	46	58
LA – transfers from RSL	(0)	(0)	(0)
RSL – total lettings	101	83	92
RSL – transfers from LA	(59)	(12)	(36)
Total	485	318	402

Source: Woking Borough Council HSSA 2006/7

Step 5.3.7 Future annual supply of intermediate affordable housing

8.12 In most local authorities the amount of intermediate housing (mostly shared ownership) available in the stock is fairly limited (as is the case in Woking). However, it is still important to consider to what extent the current supply may be able to help those in need of affordable housing.

8.13 Therefore we include an estimate of the number of shared ownership units that become available each year. Based on survey data it is estimated that around 44 units of shared ownership housing will become available to meet housing needs from the existing stock of such housing.

Step 5.3.8 Future annual supply of affordable housing units

8.14 The total future supply is estimated to be 446, comprised of 402 units of social re-lets and 44 units of intermediate housing (shared ownership).

Table 8.5 Future supply of affordable housing (per annum)		
Step	Notes	Number
5.3.6 Future annual supply of social re-lets (net)		402
5.3.7 Future annual supply of intermediate affordable housing		44
5.3.8 Future annual supply of affordable housing units	5.3.6+5.3.7	446

Summary

8.15 The future need for affordable housing has been based on survey information about past household behaviour in terms of moves to different accommodation.

8.16 The data suggests that on an annual basis there will be 320 newly forming households requiring affordable housing and a further 532 existing households. The total future need for affordable housing is therefore estimated to be 852 units per annum.

8.17 The supply of affordable housing to meet this need has also been estimated from past trend data. This data suggests that the current stock of affordable housing is likely to provide around 446 units.

9. Affordable housing requirement

Introduction

9.1 The previous two chapters presented the calculation of each of the stages of the needs assessment table. This chapter brings together these stages to present an estimated affordable housing requirement.

Step 5.5.1 Estimate of net annual housing need

9.2 The table below shows the final figures in the housing needs assessment model. This brings together the 16 steps that were calculated in the preceding two chapters.

Table 9.1 Housing needs assessment model for Woking		
Stage and step in calculation	Notes	Number
STAGE 1: CURRENT NEED (Gross)		
5.1.1 Homeless households and those in temporary accommodation		10
5.1.2 Overcrowding and concealed households	Two steps taken together	1,019
5.1.3 Other groups		
5.1.4 Total current housing need (gross)	5.1.1+5.1.2+5.1.3	1,029
STAGE 2: FUTURE NEED		
5.2.1 New household formation (gross per year)		954
5.2.2 Proportion of new households unable to buy or rent in the market		33.6%
5.2.3 Existing households falling into need		532
5.2.4 Total newly arising housing need (gross per year)	(5.2.1x5.2.2)+5.2.3	852
STAGE 3: AFFORDABLE HOUSING SUPPLY		
5.3.1 Affordable dwellings occupied by households in need		503
5.3.2 Surplus stock		0
5.3.3 Committed supply of new affordable units		63
5.3.4 Units to be taken out of management		0
5.3.5 Total affordable housing stock available	5.3.1+5.3.2+5.3.3-5.3.4	566
5.3.6 Future annual supply of social re-lets (net)		402
5.3.7 Future annual supply of intermediate affordable housing		44
5.3.8 Future annual supply of affordable housing units	5.3.6+5.3.7	446

Source: Woking Borough Council household survey (2007) and secondary data

- 9.3 The Practice Guidance states that these figures need to be annualised to establish an overall estimate of net housing need. The first step in this process is to calculate the net current need. This is derived by subtracting the estimated total stock of affordable housing available (step 3.5) from the gross current need (step 1.4). This produces a net current need figure of 463 (1,029-566).
- 9.4 The second step is to convert this net backlog need figure into an annual flow. The Practice Guidance acknowledges that this backlog can be addressed over any length of time although a period of less than five years should be avoided. For the purposes of this study the quota of five years proposed in the Practice Guidance will be used. Therefore to annualise the net current need figure it will be divided by five. This calculation results in a net annual quota of households who should have their needs addressed of 93 (463/5).
- 9.5 The final step is to sum the net annual quota of households who should have their needs addressed with the total newly arising housing need (step 2.4) and subtract the future annual supply of affordable housing (step 3.8). This leads to an annual need estimate of 406 (852-446).
- 9.6 Adding together the two annual figures (backlog and newly arising) we are able to make an overall estimate of the need for affordable housing. The estimated annual need is for 499 units (93+406). These figures are summarised in the table below.

Table 9.2 Summary of housing needs situation in Woking	
Element	Number
Backlog need (annual)	206
Backlog supply (annual)	113
Net backlog need (annual)	93
Future need (annual)	852
Future supply from existing stock (annual)	446
Net future need (annual)	406
Total net annual need	499
Total gross annual need	1,058
Total gross annual supply	559
Total net annual need	499

Source: Woking Borough Council household survey (2007) and secondary data

Size of affordable housing required

9.7 Having established the overall need for affordable housing in the Borough it is necessary to consider the sizes of accommodation required. Data from the household survey can be used to assess this, although we have also considered data from the Housing Register. The table below shows the estimated need for different sizes of accommodation from three different groups. These are:

- Households currently or projected to be in need (from survey data)
- Households currently or projected to be in need (from survey data) who are also in a group likely to be considered as having a priority (pensioner households, households with children or households where someone has a special/support need)
- Households on the Housing Register (taken from HSSA data)

9.8 The tables below show some variation between the sources of data and groups studied although in all cases the majority of the requirement is for smaller (1 and 2 bedroom) units. Taking a crude average of all of these figures suggests that around 70% of the requirement is for smaller accommodation. It is important to note that the size requirement is based on a strict bedroom standard (defined in the glossary), which takes no account of household preferences.

9.9 It should be noted that all of these figures are gross and therefore do not take account of the supply of different sizes of accommodation. A demand and supply balance exercise is undertaken in Chapter 12 (Balancing Housing Markets) which provides more information about an appropriate six mix in the affordable sector.

Table 9.3 Estimated size requirement for additional affordable housing in Woking				
	Households in need	Households in need (priority)	Housing Register	Crude average
1 bedroom	41.8%	23.2%	52.4%	39.1%
2 bedrooms	30.2%	36.0%	28.4%	31.5%
3 bedrooms	14.0%	22.3%	16.3%	17.5%
4+ bedrooms	14.0%	18.5%	2.9%	11.8%
Total	100.0%	100.0%	100.0%	100.0%

Source: Woking Borough Council household survey (2007) and HSSA

9.10 The table below provides a further breakdown by intermediate/social rented housing. The table shows the crude average of households appearing in the first two columns above (it is not possible to provide this information for households on the Housing Register). Again it should be noted that these are gross figures which do not take into account the supply of different sizes of accommodation, and that the size requirement is based on a strict

bedroom standard. Intermediate housing is discussed in more detail in the following chapter.

Table 9.4 Estimated size requirement for additional affordable housing in Woking (split by tenure)		
	Intermediate	Social rented
1 bedroom	27.9%	33.8%
2 bedrooms	52.4%	27.6%
3 bedrooms	14.2%	19.3%
4+ bedrooms	5.4%	19.3%
Total	100.0%	100.0%

Source: Woking Borough Council household survey (2007)

9.11 The table suggests that within the social rented tenure, the main requirement is for smaller dwellings, although the requirement for social rented dwellings with 3 or more dwellings does make up almost 40% of the demand. In the case of intermediate housing, the main requirement is for smaller dwellings.

The private rented sector

9.12 The Strategic Housing Market Assessment Guidance requires the extent of the private rented sector, through the Housing Benefit system, to meet the needs of households in need to be estimated. We have therefore used survey data to look at the number of new Housing Benefit supported private rented housing lets over the past two years. In Woking it is estimated that over the past two years 175 Housing Benefit supported lettings have been made (88 per annum).

Summary

9.13 The total net annual housing need in Woking is calculated by annualising the net current need and adding this to the difference between the future need and supply. The total net annual housing need in Woking is therefore 499 (93+852-446).

10. Intermediate housing and affordable housing sensitivity

Introduction

- 10.1 This section of the report looks at the potential role intermediate housing can play in meeting affordable housing needs in Woking. In particular, the analysis shows the number of households who fall into the various housing market gaps identified in the SHMA report, and draws inferences about the types of housing they could afford.
- 10.2 In addition to the main analysis of intermediate housing options this chapter looks at the sensitivity of assumptions regarding affordability to see how both housing need and intermediate housing requirements change if we take a different approach to affordability (in this case we have assumed that up to 35% of gross income could be spent on housing (up from 25%) and also increased the mortgage multiple to 4× income (from 3.5).

Initial analysis of housing market gaps

- 10.3 The table below shows different sets of households: the total (those planning to move etc) is based only on those households unable to afford market housing. Therefore those whose equity would permit them to buy outright, even if only on an income too low to market rent, have been excluded, as being able to afford.
- 10.4 The affordability assumptions are based on those set out in the Practice Guidance and take account of both capital available (in the case of the affordability of buying test) and income (for both the buying and renting tests).
- 10.5 In the top group, the rent/buy gap, there are households who clearly have low incomes but considerable equity, but not enough equity to buy outright. Further down there are households in the intermediate band who can either afford the 'usefully affordable' weekly cost, or cannot. At the foot of the table are those who can only afford a social rent or less.
- 10.6 The first table below sets out what each of the groups are and explains the rationale behind the group being studied.

Table 10.1 Description of groups studied for analysis of intermediate housing potential

Group studied	Rationale
All households unable to afford	This group contains the largest sample of households from the household survey and is particularly useful as there are no potential issues with small sample sizes. This category also provides the affordability profile of the whole household population of the Borough.
Future moving households unable to afford	This group also contains a substantial sample size and is a good category for analysis as it represents those households who are actually likely to move but are unable to afford market housing (and may well therefore present as having a requirement for some form of intermediate housing).
Households in housing need (backlog)	This group of households have been shown through the household survey to currently be in housing need and are therefore exactly the group where analysis shows an affordable housing option would be required. The sample size of this group is (when compared with the two above) relatively small and therefore subject to some sampling variation.
Projected future need	This is the group of households highlighted in the survey as likely to have a requirement for affordable housing in the near future (based on past trends). As with the backlog this is a key group as the survey data suggests a need for affordable housing although the sample size of households will be relatively small when compared with the first two groups above.
Crude average	The crude average is simply the average of the four groups analysed. The use of 'crude' is to avoid sample size issues biasing the average towards those groups with larger samples (and which are the groups least directly the likely targets for affordable housing).

Source: Woking Borough Council SHMA 2007

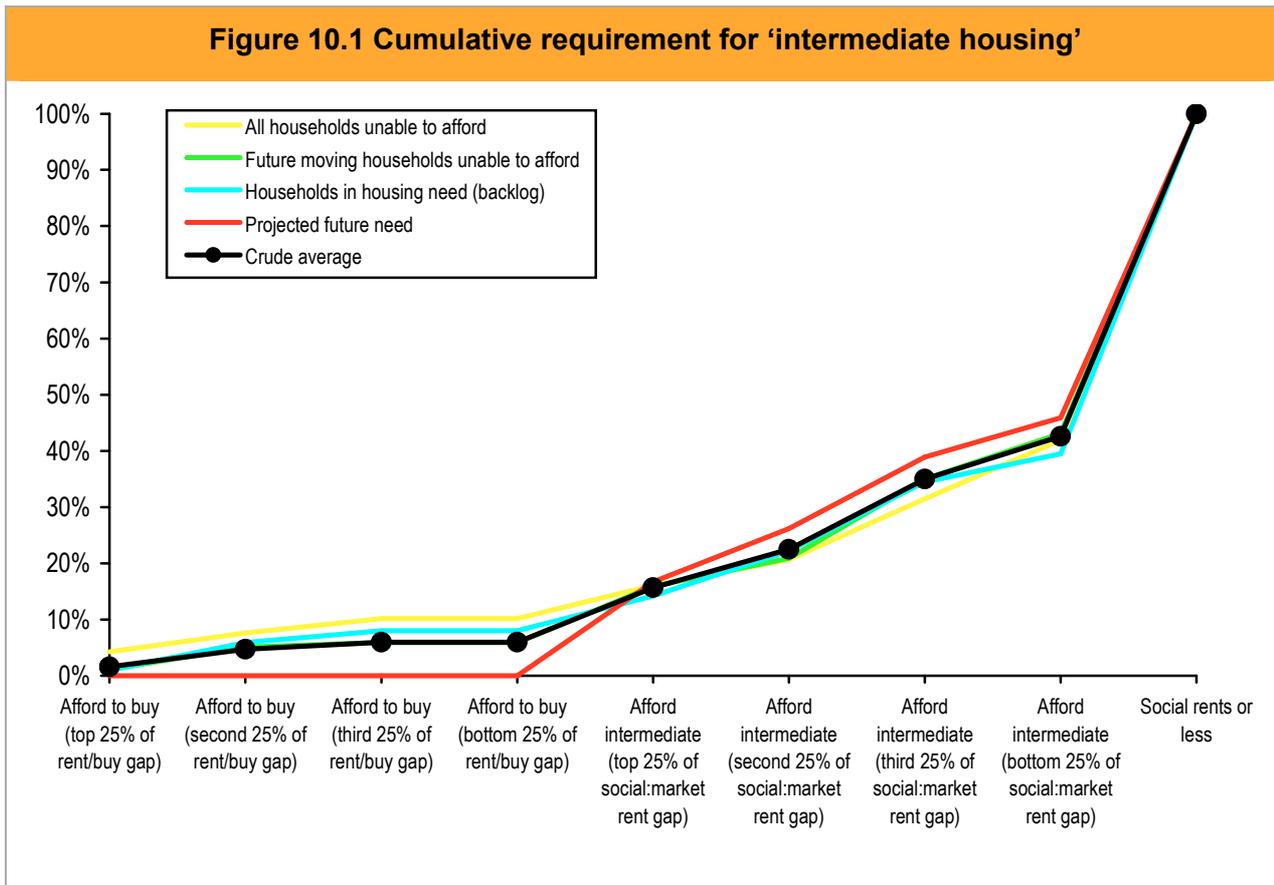
10.7 The table below shows the results of our analysis. The data suggests that there are a fair proportion of households in most of the 'intermediate' housing groups although in all cases by far the biggest group is social rented housing. Generally the proportion of households able to afford is higher the further down the table we move (i.e. the 'cheapest' types of affordable housing).

Table 10.2 Households able to afford different types of housing

	All households unable to afford	Future moving households unable to afford	Households in housing need (backlog)	Projected future need	Crude average
Afford to buy (top 25% of rent/buy gap)	4.3%	1.1%	1.0%	0.0%	1.6%
Afford to buy (second 25% of rent/buy gap)	3.3%	4.0%	4.9%	0.0%	3.0%
Afford to buy (third 25% of rent/buy gap)	2.6%	0.8%	2.1%	0.0%	1.4%
Afford to buy (bottom 25% of rent/buy gap)	0.0%	0.0%	0.0%	0.0%	0.0%
Afford to rent (top 25% of social:market rent gap)	5.9%	10.0%	6.2%	16.7%	9.7%
Afford to rent (second 25% of social:market rent gap)	4.6%	5.0%	8.0%	9.5%	6.8%
Afford to rent (third 25% of social:market rent gap)	10.7%	14.0%	12.4%	12.7%	12.5%
Afford to rent (bottom 25% of social:market rent gap)	10.4%	8.1%	5.0%	7.0%	7.6%
Social rents or less	58.1%	56.9%	60.5%	54.1%	57.4%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%
TOTAL NUMBER OF HOUSEHOLDS	8,865	2,409	1,019	1,705	-
SAMPLE SIZE	471	127	48	91	-

Source: Woking Borough Council household survey (2007) and secondary data

10.8 The figure below shows this information graphically (in the form of cumulative frequencies). Each of the four groups studied has been plotted along with the 'crude' average figure. The data shows that there is really not a huge amount of variation between the different groups and so to have included groups for the purposes of boosting sample sizes (whilst technically not in need) has not undermined but enhanced the overall findings.



Source: Woking Borough Council household survey (2007) and secondary data

Inferences from the results

10.9 Taking a pragmatic approach to this data we can regroup this information into three broad groups. These are described below:

- **Discount housing for sale** – the top two groups in the rent/buy gap are included here. It may be possible for a product to be produced which is cheaper than current open market housing and possibly priced as low as the mid-point between entry-level prices and private rents.
- **Intermediate rented housing** – the bottom two groups of households in the rent/buy gap and the top two in the social/market rent gap.
- **Social rented housing** – the bottom two groups in the social/market rent gap plus those who can only afford social rented housing. The first of these groups is included as it is unlikely that there will be a product available which meets the requirements of those able to afford just above social rents.

10.10 The table below therefore shows the position when combining data into these three categories. We have added an extra column which is a simple average of the four sources of data used. The data shows that an estimated 5% of households are likely to be able to afford discount housing for sale and a further 18% could afford intermediate rented housing. The balance (of over three-quarters) is estimated to only be able to afford a social rent.

Table 10.3 Summary of types of affordable housing					
Type of affordable housing	All households unable to afford	Future moving households unable to afford	Households in housing need (backlog)	Projected future need	Crude average
Discount housing for sale	7.6%	5.1%	5.9%	0.0%	4.7%
Intermediate rented housing	13.1%	15.8%	16.2%	26.2%	17.8%
Social rent	79.3%	79.1%	77.8%	73.8%	77.5%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Woking Borough Council household survey (2007) and secondary data

10.11 The data above cannot be directly translated into a suggested split of different types of affordable housing as this will in part be influenced by the supply of housing. As has previously been noted the supply of social rented housing is well in excess of that of intermediate rented housing. The supply of discount housing for sale is unknown but is likely to be very small (and is therefore assumed to be zero). Some shared ownership schemes are likely to fall in this gap, as they often fall above the weekly cost of market rent, but they are a tiny fraction of the overall supply.

10.12 The main analysis of housing need suggested that in Woking there was an overall annual need of 1,058 with a supply to meet this of 559 (hence a net need of 499). We can apportion the figures above to the gross needs figures and also take away the supply from each of the sources to make an estimate of a sensible split of types of affordable housing in the Borough. The table below shows this estimate:

Table 10.4 Social rented and intermediate housing requirements in Woking				
	Discount housing for sale	Intermediate rented housing	Social rented	Total
Total gross annual need	49	189	820	1,058
Total gross annual supply	0	45	514	559
Net annual need	49	144	306	499
% of net shortfall	10%	29%	61%	100%

Source: Woking Borough Council household survey (2007) and secondary data

10.13 The table suggests that of the total additional affordable housing to be provided in Woking some 10% should be discount housing for sale and around 29% intermediate rented housing. The majority (around three-fifths) would therefore need to be social rented housing.

Affordability sensitivity

10.14 The table below looks at the impact on both the need for affordable housing and of types of affordable housing if we change the assumptions on affordability applied to survey data. The changed assumptions are described in the first table below.

Table 10.5 Sensitivity assumptions for affordable housing needs testing		
Affordability calculation	Main assumption (used for CLG model)	Sensitivity assumption
Mortgage affordability	3.5× gross income is maximum mortgage possible	4× gross income is maximum mortgage possible
Private rental affordability	No more than 25% of gross income to be spent on rent	No more than 35% of gross income to be spent on rent

10.15 The table below shows the estimated overall level of affordable housing need and how this splits down into the three broad categories of affordable housing.

10.16 The data shows that under the changed affordability assumptions the total gross need drops by around a quarter (from 1,058 to 791), however, the net need drops by more than half (from 499 to 222). This is due to the supply assumptions being virtually unchanged.

10.17 In terms of intermediate housing the profile is rather different with an estimated 14% requiring discount housing for sale (up from 10%). The estimated requirement for intermediate rented housing has risen significantly (from 29% to 49% of the total) whilst the figure for social renting is significantly lower (only 37%).

Table 10.6 Social rented and intermediate housing requirements in Woking – changed affordability assumptions				
	Discount housing for sale	Intermediate rented housing	Social rented	Total
Total gross annual need	33	159	599	791
Total gross annual supply	0	45	514	559
Net annual need	33	114	85	232
% of net shortfall	14%	49%	37%	100%

Source: Woking Borough Council household survey (2007) and secondary data

- 10.18 Therefore, by adjusting the affordability assumptions we find that there is still a significant need for additional affordable housing and that the proportion of this which could be met by schemes other than social rented housing increases noticeably. However it is important to consider whether or not a 35% proportion of income is really realistic for many households.
- 10.19 For example a housing cost at the midpoint between social rents and private rents for a single person household might take up 35% of gross income (this would be an income of £23,771 at a rent of £160 per week). In net terms this is likely to equate to 46% of income (net income estimated to be £17,916) and would leave the household just £9,596 per annum for all other bills and living expenses (£185 per week).

Summary

- 10.20 The data presented throughout the chapter above provides an indication of what might be a reasonable split between different types of affordable housing in the Borough. A crucial point to note when trying to actually deliver such housing is to ensure that the product being offered is genuinely affordable. For example, a discount on a newly built property does not necessarily make such housing affordable – this will only be the case where the discount is sufficient to take the product down to a genuinely affordable level. The same principle will apply to schemes such as shared ownership.
- 10.21 In this section we have provided some guidance on the typical costs and outgoings required to make housing affordable (at current prices/rents) and we would urge the Council to consider these and keep them updated so as to be in a strong position to ensure that affordable housing provided can help households who genuinely cannot afford to access the housing market.

SECTION C: CHARACTERISTICS OF HOUSING MARKET

This section of the report moves beyond simply looking at the need for affordable housing and on to an assessment of the wider housing market (in terms of supply and demand). There are two chapters in this section:

- Household mobility
- Balancing Housing Markets

The first chapter in this section uses survey information to look at households' likely future movements (past movements having been studied in Section A). This information is then used (in the second chapter) to look at the overall supply/demand dynamic in the Borough through a model based approach.

11. Household mobility

Introduction

11.1 An important part of the analysis of housing needs and market assessment survey data is an assessment of the future demand for housing and the survey questionnaire collected information about households' future needs, expectations and aspirations. Information was collected about both existing households and newly forming households. This information is particularly important in the 'Balancing Housing Markets' exercise carried out later in this report.

Future moves – existing households

11.2 The table below shows estimates of the number and proportion of households who would consider themselves to need or expect to move home per annum over the next two years by tenure. The data shows that around 20.2% of households state a need or likelihood of moving home over the next two years. Households living in the private rented sector are particularly likely to be future movers.

Table 11.1 Households who need or are likely to move in next two years by tenure			
Tenure	Number who need/likely to move	Total number of households	% need/likely to move
Owner-occupied (no mortgage)	1,217	12,591	9.7%
Owner-occupied (with mortgage)	3,257	17,316	18.8%
Council	760	3,485	21.8%
RSL	335	1,211	27.7%
Private rented	2,204	3,897	56.6%
Total	7,773	38,500	20.2%

Source: Woking Borough Council household survey (2007)

11.3 The survey moved on to look at where households would both like and expect to move. The results of this analysis are shown in the table below. The table suggests that 50.5% of households in Woking would like to remain in the Borough whilst a slightly higher proportion actually expect to remain (53.3%). A greater proportion of households would like to move to Guildford or Waverley than expect to.

Table 11.2 Where households would like and expect to move

Location of next home	Like		Expect	
	Households	%	Households	%
Woking	3,921	50.5%	4,144	53.3%
Guildford	566	7.3%	457	5.9%
Waverley	120	1.5%	109	1.4%
Other neighbouring Council	610	7.8%	837	10.8%
Greater London	293	3.8%	173	2.2%
Elsewhere in South East	964	12.4%	924	11.9%
Elsewhere UK or abroad	1,299	16.7%	1,129	14.5%
TOTAL	7,773	100.0%	7,773	100.0%

Source: Woking Borough Council household survey (2007)

- 11.4 Households were similarly asked about what tenure they would both like and expect to move to; the results are shown below. The results suggest that around four-fifths (79.7%) of all households would like to move to owner-occupation, however, only 70.0% expect to secure this type of accommodation. More households expect to rent privately than would like to.

Table 11.3 Housing tenure aspirations and expectations

Tenure	Like		Expect	
	Households	%	Households	%
Owner-occupied	6,193	79.7%	5,439	70.0%
Private rented	385	5.0%	937	12.0%
Intermediate rented housing	41	0.5%	112	1.4%
Social rented	1,154	14.9%	1,286	16.5%
TOTAL	7,773	100.0%	7,773	100.0%

Source: Woking Borough Council household survey (2007)

- 11.5 The tables below show cross-tabulations between current tenure and future tenure preference as well as future tenure expectations.
- 11.6 The first table shows that generally households would like to remain in the same tenure as they currently live. The exception to this is the private rented sector. The majority of households in this sector want to move to owner-occupation.
- 11.7 In terms of expectations (second table below) we find that the main difference is the greater number of private tenants who expect to remain in the sector when they would prefer owner-occupation. In total, 76.5% (1,687) of private tenant movers would like to become owners but only 52.8% (1,163) expect to do so.

Table 11.4 Current tenure and tenure preference

Current tenure	Tenure preference				Total
	Owner-occupied	Private rented	Inter-mediate housing	Social rented	
Owner-occupied (no mortgage)	1,135	39	0	43	1,217
Owner-occupied (with mortgage)	3,144	101	0	12	3,257
Council	193	0	0	566	760
RSL	33	0	0	302	335
Private rented	1,687	245	41	231	2,204
Total	6,193	385	41	1,154	7,773

Source: Woking Borough Council household survey (2007)

Table 11.5 Current tenure and tenure expectations

Current tenure	Tenure expectation				Total
	Owner-occupied	Private rented	Inter-mediate housing	Social rented	
Owner-occupied (no mortgage)	1,135	39	0	43	1,217
Owner-occupied (with mortgage)	3,036	168	42	11	3,257
Council	85	18	0	657	760
RSL	21	0	0	315	335
Private rented	1,163	712	69	260	2,204
Total	5,439	937	112	1,286	7,773

Source: Woking Borough Council household survey (2007)

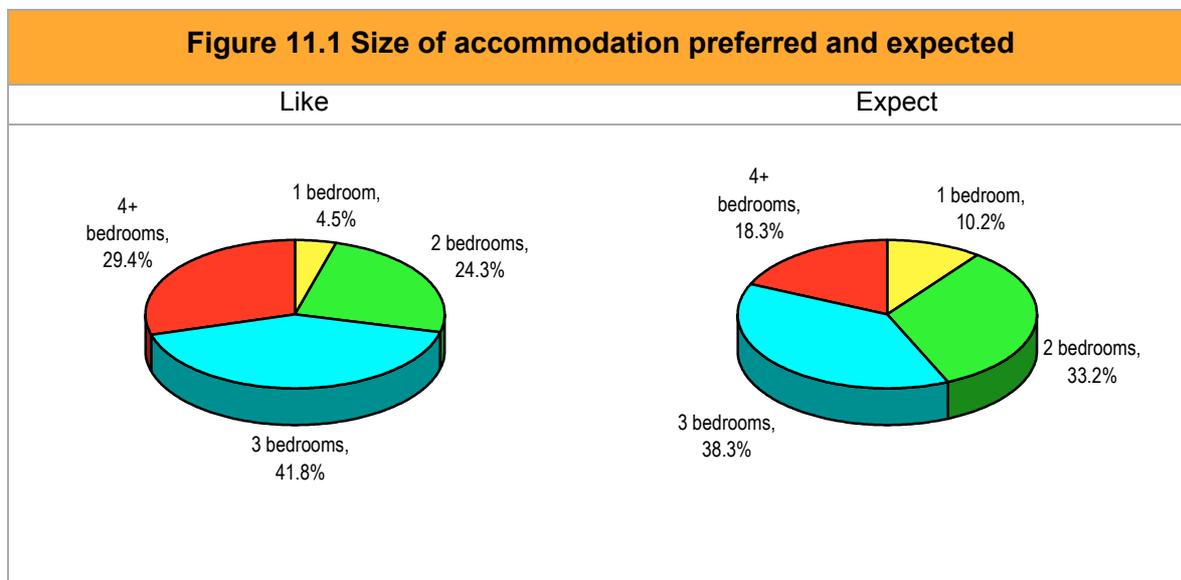
- 11.8 The table below shows the type of dwellings households would like and expect to move to. Unsurprisingly a large proportion of households would like detached accommodation (59.2%) but a much smaller proportion would expect to move to such accommodation (29.6%). Overall more households expect to move to all other dwelling types than is their preference (e.g. whilst 10.3% of households would like a flat/maisonette, more than double this proportion would expect to move to that type of accommodation).

Table 11.6 Housing type aspirations and expectations

Type of home	Like		Expect	
	Households	%	Households	%
Detached house	4,603	59.2%	2,298	29.6%
Semi-detached house	1,497	19.3%	2,010	25.9%
Terraced house	464	6.0%	1,254	16.1%
Detached bungalow	293	3.8%	279	3.6%
Semi-detached/terraced bungalow	116	1.5%	199	2.6%
Flat/maisonette	799	10.3%	1,732	22.3%
TOTAL	7,773	100.0%	7,773	100.0%

Source: Woking Borough Council household survey (2007)

11.9 In terms of the sizes of accommodation required we find that the largest proportion of households would like three or four bedroom accommodation. In terms of expectations we find that fewer households expect four bedroom accommodation with a larger proportion expecting to secure a one bedroom home than would like to.



Source: Woking Borough Council household survey (2007)

11.10 In addition, households were asked if they would like or expected to move to specialist accommodation. Although the vast majority of households would either like or expect ordinary residential accommodation there are a significant minority who would like or expect some form of specialist housing (mainly sheltered housing).

Table 11.7 Specialist housing type aspirations and expectations

Type of home	Like		Expect	
	Households	%	Households	%
Sheltered housing with a warden	334	4.3%	245	3.1%
Sheltered housing without a warden	14	0.2%	74	1.0%
Supported housing	88	1.1%	82	1.1%
Extra care scheme	36	0.5%	36	0.5%
Residential care and/or nursing home	30	0.4%	65	0.8%
Ordinary accommodation	7,271	93.5%	7,271	93.5%
TOTAL	7,773	100.0%	7,773	100.0%

Source: Woking Borough Council household survey (2007)

Future moves – newly forming households

- 11.11 A similar analysis can be carried out for newly forming households. The survey estimates that there are 2,576 households who need or are likely to form from households in the Borough over the next two years.
- 11.12 The table below suggests that newly forming households are similarly as likely to want to remain in the area as existing households. In total 51.0% of newly forming households in Woking would like to remain in the Borough. However, the proportions who actually expect to remain in the area are considerably lower (only 43.4% of newly forming households actually expect to remain living in the Borough).

Table 11.8 Where newly forming households would like and expect to move				
Location of next home	Like		Expect	
	Households	%	Households	%
Woking	1,313	51.0%	1,118	43.4%
Guildford	138	5.3%	120	4.7%
Waverley	9	0.3%	9	0.3%
Other neighbouring Council	98	3.8%	248	9.6%
Greater London	379	14.7%	336	13.0%
Elsewhere in South East	199	7.7%	307	11.9%
Elsewhere UK or abroad	441	17.1%	439	17.1%
TOTAL	2,576	100.0%	2,576	100.0%

Source: Woking Borough Council household survey (2007)

- 11.13 In terms of tenure preferences and expectations, the table below shows some interesting results. In total an estimated 69.8% of newly forming households would like to move to owner-occupied accommodation. However, noticeably less than this proportion expect to secure such accommodation (40.4%). More households would expect all other forms of housing than is their preference and more households expect to privately rent than become owner-occupiers.

Table 11.9 Housing tenure aspirations and expectations – newly forming households				
Tenure	Like		Expect	
	Households	%	Households	%
Owner-occupied	1,798	69.8%	1,040	40.4%
Private rented	398	15.4%	1,072	41.6%
Intermediate rented housing	13	0.5%	146	5.7%
Social rented	368	14.3%	318	12.3%
TOTAL	2,576	100.0%	2,576	100.0%

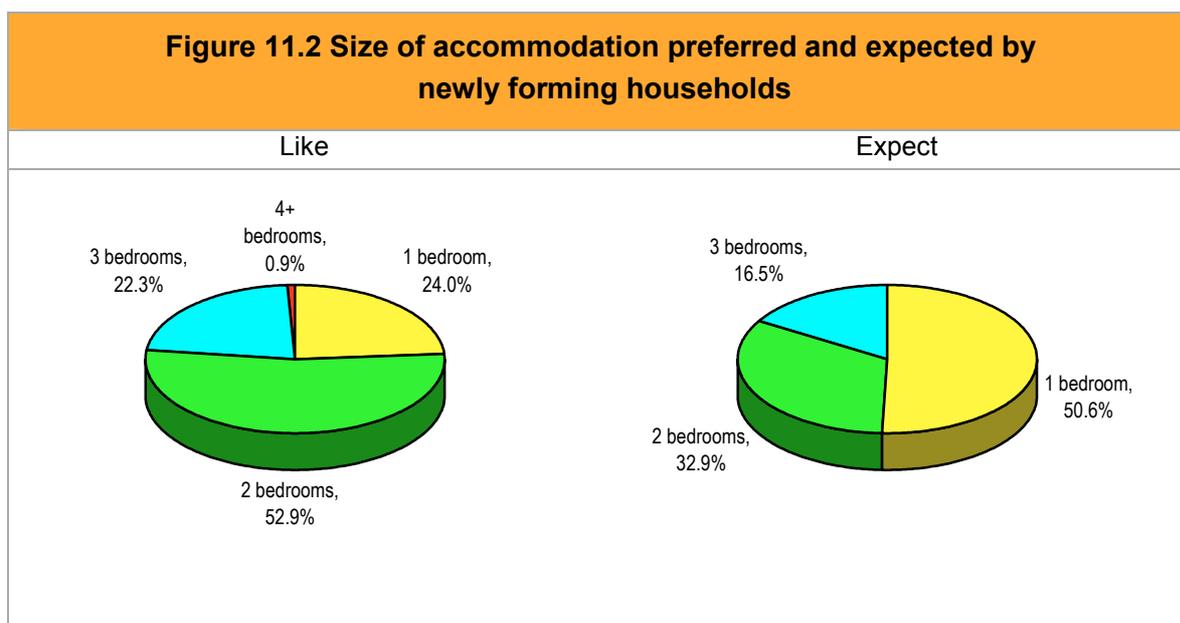
Source: Woking Borough Council household survey (2007)

11.14 The table below shows the type of dwellings newly forming households would like and expect to move to. Compared with the results for existing households the figures show that there is a greater preference and expectation for flatted accommodation amongst newly forming households. In total, approaching half of newly forming households would like a flat or maisonette (46.8%) whilst over two-thirds (68.8%) expect to secure this type of accommodation.

Table 11.10 Housing type aspirations and expectations of newly forming households				
Type of home	Like		Expect	
	Households	%	Households	%
Detached house	545	21.2%	247	9.6%
Semi-detached house	422	16.4%	312	12.1%
Terraced house	306	11.9%	233	9.0%
Detached bungalow	13	0.5%	13	0.5%
Semi-detached/terraced bungalow	84	3.3%	0	0.0%
Flat/maisonette	1,206	46.8%	1,771	68.8%
TOTAL	2,576	100.0%	2,576	100.0%

Source: Woking Borough Council household survey (2007)

11.15 In terms of the sizes of accommodation required it was found that the largest proportion of households would like two bedroom accommodation (52.9%) although for expectations over half expect to secure a one bedroom home. There is a clear trend between sizes newly forming households would like and what they expect with a good proportion of households expecting to secure a smaller property than is their preference.



Source: Woking Borough Council household survey (2007)

11.16 In addition, newly forming households were asked if they would like or expect to move to specialist accommodation. The vast majority of households would either like or expect ordinary residential accommodation. Overall across the whole Borough less than 1% of newly forming households would either like or expect any form of specialist accommodation.

Summary

11.17 This chapter presented information on the future housing intentions of households in Woking. The main findings were:

- Just over a fifth of existing households state a need or likelihood of moving home over the next two years (20.2%)
- Around half of households would like to remain living in the Borough with a slightly higher proportion expecting to do so
- Significantly more moving households would like owner-occupied accommodation than expect it. Similarly notably more moving households would like a detached home than expect it
- The survey estimates that there are 2,576 households who need or are likely to form from households in the Borough over the next two years
- Newly forming households show a large preference for owner-occupation but relatively few such households expect to be able to secure such tenure. Additionally, newly forming households are more likely to want or expect flatted accommodation than existing households.

12. Balancing Housing Markets

Introduction

- 12.1 Chapter 9 of the report set out an assessment of the overall need for affordable housing in the Borough. It was estimated that the net need for additional affordable housing (at 499 units per annum) is in excess of the likely level of future newbuild housing of all tenures (estimated to be around 292 units per annum).
- 12.2 At first glance these two figures do not therefore sit very comfortably together. However, it should be noted that the figures derived using the CLG's need model provide an indication of the extent of the problem and not the extent of the solution.
- 12.3 It is clear that there is a significant requirement for additional affordable housing to be provided if all needs are to be met. However, the reality is that in Woking (as across much of the country) it will not be possible to meet all needs within any immediate time frame. It is also the case that the CLG needs model does not properly reflect what actually happens in a local housing market.
- 12.4 Whilst the estimated need (of 499) is of the right order and provides strong evidence of a requirement to provide additional affordable homes, in reality, much of the need is likely to manifest itself through solutions other than within the affordable housing sector. Where there is a shortage of affordable housing in an area there are a number of situations which are likely to occur:
- Households will access market housing (particularly in the private rented sector) even though technically it will cost more than the standard proportions of income set out in CLG guidance. In some cases households will claim housing benefit making the housing more affordable
 - Households that might form for the first time may delay doing so until such a time as affordability issues ease or the type of property they are looking for becomes available
 - Households may move away from the area (or alternatively households who may have been expected to move to the area may not do so)
- 12.5 The fact that there is a need for 499 units against a new supply (of all tenures) of 292 suggests that there is a negative requirement for market housing. However, due to the fact that many of those in need will find a 'market' solution, this does not necessarily follow.

- 12.6 The model in this chapter therefore uses survey data about the likely outcomes of household moves to provide a matrix of the balance between market and affordable housing (and by size) which would best meet the likely demands and expectations of local households.
- 12.7 The model therefore takes account of the fact that many households will find a market solution to an affordability issue and therefore allows us to study what shortages exist within the open market as well as in the affordable sector.
- 12.8 The overall outcome is to suggest a general profile of housing which would help go some way towards providing balance in the overall housing market. It should however be noted that as newbuild housing is only a fraction of the total household moves each year that such a profile would not have a significant impact on the overall profile of housing in the area.
- 12.9 Overall therefore the model looks at the overall housing market in a pragmatic manner by taking into account the reality of what actually happens and in doing so provides outputs which should assist policies to provide an appropriate mix of both market and affordable housing for both current and future households in the Borough. The key issues for the Balancing Housing Markets (BHM) approach can therefore be summarised as:
- How many additional dwellings are required?
 - How many of these should be affordable housing?
 - What is the appropriate mix of market and affordable housing?

Patterns of household movement

- 12.10 This section examines the dynamics of the housing market in terms of household flows into and out of the Borough in order to understand the types of households which are moving in and out, and the overall balance of migration. This data is then taken forward into an analysis of future housing demand and need to provide information about the shortages (and surpluses) of housing that exist and to provide some guidance about the mix of housing that will be required to help improve balance in the housing market.
- 12.11 The analysis below focuses upon the types of flows into, out of and within the Council area. The first table below shows estimated movement of households into and out of the Borough (based on annualised survey data over a two year period). Data for in-migration is based on past trends whilst information about out-migration is based on households' future aspirations and expectations. The table splits data into four distinct household groups.
- 12.12 The survey data suggests that 2,200 households are expected to move into the Borough per annum in the future with an estimated 1,815 moving out. Therefore the data suggests a net inflow of households to Woking of around 385 per annum.

- 12.13 The profile of in and out-migration is also of interest with data suggesting that there will be a small net outflow of pensioner and single (non-pensioner) households and notable inflows of both multi-adult households (mainly childless couples) and households with children.

Table 12.1 Movements into & out of Woking			
	Moving in	Moving out	Net movement
Older person households	122	153	-31
Single (non-pensioners)	428	455	-28
Multi-adult (no children)	1,052	783	269
Households with children	599	423	175
Total	2,200	1,815	385

Source: Woking Borough Council household survey (2007)

- 12.14 The net change in households due to migration does not provide the necessary information for indications of the likely net change in the number of households in the Borough. This will also be influenced by the function between the number of new households and the number of household dissolutions (i.e. death). Figures for each of these components are shown in the table below.
- 12.15 The table shows that there are an estimated 559 households likely to form per annum (within Woking and from households currently living in the Borough). This figure is offset by an estimated 350 household dissolutions. Hence the net change in households due to 'natural change' is estimated to be 209 extra households per annum.

Table 12.2 Newly forming households and household dissolution	
	Number of households
Newly forming households	559
Household dissolution	350
Net change in households	209

Source: Woking Borough Council household survey (2007)

- 12.16 Overall therefore the two tables taken together provide an estimate of the net change in households in Woking. Overall, it is estimated that there will be a net increase in households of around 594 per annum (made up of 209 from natural change and 385 due to net in-migration).

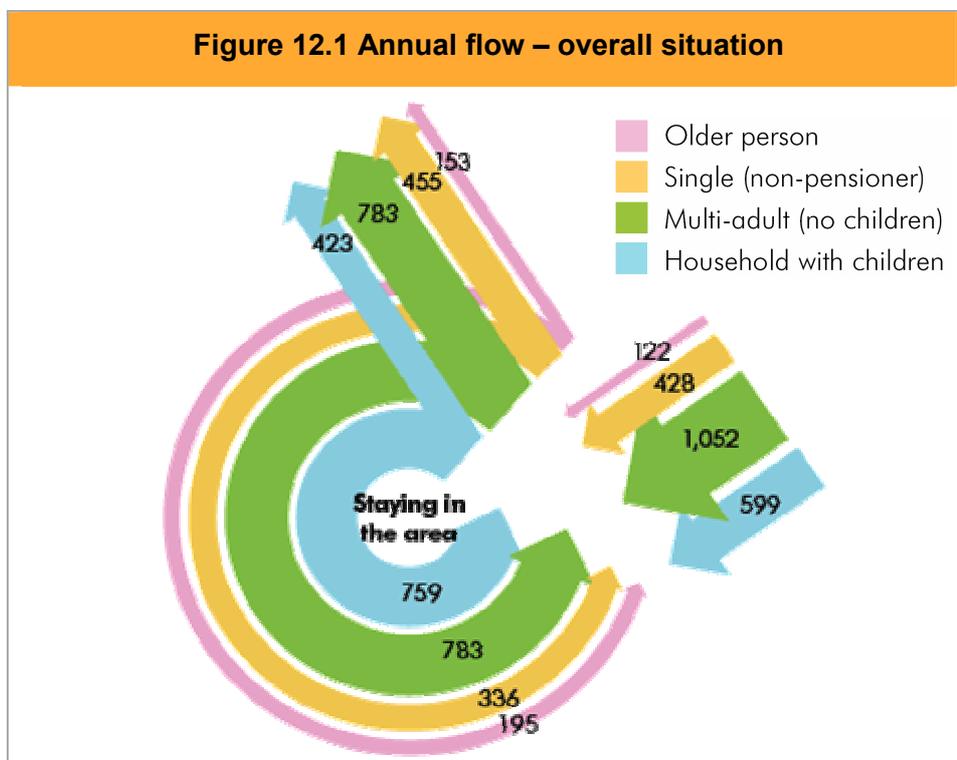
12.17 In addition the survey data suggests that a significant number of existing households move each year. These households do not affect the total change in the number of households in the area (as they will release a dwelling on moving) but can make a substantial impact on the balance of the housing market (particularly where households are seeking to change tenures or sizes/types of dwellings occupied).

12.18 The table below show the broad household types of likely internal movers. The main groups of internal movers are multi adult (no children) households and households with children.

Table 12.3 Internal moves	
Type of household	Annual flow
Older person	195
Single people	336
Multi adult (no children)	783
Households with children	759
TOTAL	2,072

Source: Woking Borough Council household survey (2007)

12.19 The figure below shows all of the information in the tables above in a single diagram. The figure helps to understand the types and magnitude of household flows expected in the figure in the Borough.



Source: Woking Borough Council household survey (2007)

Balancing Housing Markets (BHM) model – background

12.20 The introduction to this chapter set out the reasons why a study of balance in the housing market is an important addition to the main CLG needs assessment model. In this section we highlight the general principles used in the balancing housing markets exercise which has been developed by Fordham Research over a number of years. The following box provides an overall summary:

Figure 12.2 Summary of the BHM process

The BHM process involves matching tenure and size of dwelling supply against the likely requirement for different types of housing. Information used includes survey data about households' future aspirations and expectations along with affordability (in the case of intermediate housing). In addition, information about a range of other factors such as household types (and likely priority) and minimum size requirements. The main area where this is not possible is net in-migration, since clearly future in-migrants are not surveyed. Hence data about likely future in-migration is estimated from recent in-migrant households.

The process of arriving at an allocation of sizes and tenures of housing, matching supply with demand, is complex and requires the data to be looked at very closely and carefully. A number of issues are considered when allocating households to their most likely housing solution. Examples include:

- Consideration of how households use the private rented sector. Survey data has shown that many households currently living in this sector want to move to either owner-occupation or affordable housing. The reality is that many will remain in this sector and the model will consider the likely supply (and affordability) of owner-occupied housing or the likely availability of affordable housing before allocating an appropriate tenure
- A household may want a four bedroom owner-occupied property but can only afford three bedrooms. If, for example, that household was already living in a three bedroom home and not overcrowded the model would consider whether a three bed market solution is more likely

Compiling the model may involve upwards of 20 iterations with the outputs being carefully considered at all stages. For example an initial output may suggest a surplus of three bedroom owner-occupied homes and shortages of two and four bedrooms. The information would then be considered in the light of whether or not some households allocated two and four bedroom homes might in reality be more likely to move to three bedroom homes (based for example on affordability, current housing circumstances and/or household type).

The combination of technical analysis and judgement involved is also informed by secondary data on the area (particularly discussions with local estate/letting agents) as well as detailed discussions with the project steering group. The process therefore cannot, if it is to be a reliable guide to that market, be based on a simple formula. The nature of the interactions between supply and demand across different sub-groups of tenures and sizes of dwelling cannot be made into a mechanical analysis without losing practical relevance to the market(s) in question.

The combination of quantitative and qualitative analysis in one calculation process is prompted by the complexity of the task. The final outputs are however carefully reasoned and will always reflect the general demands in both the affordable and market sectors as well as providing a workable distribution of different types of housing which can be worked into housing and planning policies.

Source: Woking Borough Council SHMA 2007

12.21 The BHM model produces the three key outputs listed in PPS3. Its outputs produce policy relevant figures which can then be subject to wider policy debate. The CLG Guidance emphasises that analyses should not produce direct policy statements, but rather evidence which enables an informed policy debate and policy making.

Summary description of the BHM process

12.22 There are six stages of analysis in the Balancing Housing Markets Model (three for supply and three related to demand). All of these are based upon information derived from primary data except where stated. The six stages in detail are:

- **Stage 1. Supply from household dissolution:** Assessing the size, type and tenure of dwellings likely to become available from household dissolution (using national mortality rates in combination with information from primary data).
- **Stage 2. Supply from out-migrant households:** Assessing the size, type and tenure of dwellings existing households moving away from the Borough are going to make available.
- **Stage 3. Supply from existing households:** Assessing the size, type and tenure of housing that existing households moving within the Borough are going to make available.
- **Stage 4. Demand from in-migrant households:** Assessing the size, type and tenure of accommodation secured by households that recently moved into the Borough.
- **Stage 5. Demand from newly forming households:** Assessing the likely sizes, types and tenures of housing required by newly forming households moving to a property within the Borough.
- **Stage 6. Demand from existing households:** Assessing the likely sizes, types and tenure of accommodation required by existing households moving from one property in the Borough to another.

12.23 The following sections move on to look at the six stages of analysis set out above providing information on housing supply and demand by tenure and size of dwelling.

Supply of housing

12.24 This section looks in detail at the three aspects of supply noted above. The data is then combined from each of the three potential sources of supply to provide an overall estimate of likely housing availability by size and tenure of dwelling.

Stage 1 – Supply from household dissolution

- 12.25 The table below provides an estimate of the likely future supply of accommodation (by tenure and size) from household dissolutions (i.e. death). The table is based on applying age specific national mortality statistics (2001) to the local population to estimate the proportion of households who are likely to wholly dissolve each year.
- 12.26 In total it is estimated that 350 vacancies will arise due to household dissolution. The majority of supply through household dissolution is expected to come from market (i.e. owner-occupied and private rented) housing although around 30% of likely future supply due to household dissolution is expected to arise in the affordable sector in both cases. In the affordable sector the main dwelling size likely to be released is one bedroom whilst in the market sector the main group is two bedroom homes.

Table 12.4 Supply I: Supply from household dissolution					
Tenure	Size released				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Market	31	96	86	33	246
Intermediate	0	0	3	0	4
Social rented	73	20	6	0	100
TOTAL	105	116	96	33	350

Source: Woking Borough Council household survey (2007)

Stage 2 – Supply from out-migrant households

- 12.27 The table below shows an estimate of the supply of housing that would be released when households who expect to move from the area do so. For example a household out-migrating from a four bedroom market dwelling is assumed to free-up a four bedroom market dwelling for use by another household. The data is annualised and based on moves over the next two years.
- 12.28 In total it is estimated that out-migrant households will release around 1,815 dwellings each year in the future. The vast majority of the out-migrant supply (over 90%) is in the market sector. The profile of dwellings likely to be released through out-migration is somewhat different from those released through household dissolution (a tendency towards larger dwellings).

Table 12.5 Supply II: Supply from out-migrant households					
Tenure	Size released				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Market	256	622	490	328	1,695
Intermediate	0	0	13	0	13
Social rented	15	48	44	0	107
TOTAL	270	670	547	327	1,815

Source: Woking Borough Council household survey (2007)

Stage 3 – Supply from existing households

12.29 The table below shows estimated future supply from existing households. As with the above data figures are based on the type and size of accommodation that would become available if a household moved to alternative accommodation within the area. Figures are annualised from data for two years.

12.30 The number of households expected to move within the Borough is similar to the figure for out-migration and in total the data suggests that just over 2,000 households are expected to move within Woking per annum. Around a fifth (22.3%) of moves are from affordable housing.

Table 12.6 Supply III: Supply from existing households					
Tenure	Size released				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Market	338	652	411	209	1,610
Intermediate	0	21	0	0	21
Social rented	101	282	42	16	441
TOTAL	439	955	453	225	2,072

Source: Woking Borough Council household survey (2007)

Overall supply

12.31 The table below is the sum of the previous tables and shows the overall estimated annual supply for each tenure and size group. The table shows that there is expected to be an annual supply of 4,237 dwellings from the current stock of housing in the Borough. The supply is expected to be around 84% market housing with 16% in the affordable sector.

12.32 In terms of the sizes of accommodation likely to become available it is notable that in the market sector around two-thirds (66.4%) of dwellings released are expected to be two and three bedroom homes whilst one and two bedroom homes are the main supply in the affordable sector (82% of affordable supply). There is limited evidence of any significant supply of affordable dwellings with four or more bedrooms.

Table 12.7 Supply IV: Total supply					
Tenure	Size released				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Market	625	1,370	988	570	3,551
Intermediate	0	21	16	0	38
Social rented	189	350	92	16	647
TOTAL	814	1,742	1,096	585	4,237

Source: Woking Borough Council household survey (2007)

Demand for housing

Stage 4 – Demand from in-migrant households

12.33 The table below shows the estimated demand from in-migrant households. This is based on the profile of households who have moved into the Borough over the past two years (in terms of the size and type of accommodation secured). Figures are again annualised.

12.34 Overall it is estimated that in-migration is running at 2,200 households per annum. The table suggests that the vast majority of future in-migrant households will secure some form of market housing. In total it is estimated that only around 5% of in-migrant households require an affordable housing solution.

Table 12.8 Demand I: Demand from in-migrants by tenure and size required					
Tenure	Size requirement				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Market	330	808	589	358	2,087
Intermediate	12	15	0	0	27
Social rented	36	41	11	0	87
TOTAL	377	864	600	358	2,200

Source: Woking Borough Council household survey (2007)

Stage 5 – Demand from newly forming households

12.35 The table below shows an estimate of the housing requirements of newly forming households. The table is based on the number of newly forming households who need or expect to form over the next two years within the Borough. The data is largely based on the expectations of households although some adjustment has been made where households expected affordable housing but the household survey data suggested that a market housing solution might be suitable (and affordable). Figures are annualised.

12.36 Overall, it is estimated that future household formation is likely to be around 559 households per annum. An estimated 70% of those are expected to secure a market solution. In terms of dwelling sizes it is notable that the bulk of both market and affordable demand is for smaller (one and two bedroom) homes.

Table 12.9 Demand II: Household formation by tenure and size required					
Tenure	Size requirement				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Market	161	216	17	0	394
Intermediate	24	2	0	0	26
Social rented	60	47	32	0	138
TOTAL	245	265	49	0	559

Source: Woking Borough Council household survey (2007)

Stage 6 – Demand from existing households

12.37 The table below shows estimated future demand from existing households. The figures are based on what tenure and size of accommodation households expect to move to in the future (next two years). Figures are again annualised.

12.38 The data shows an expected demand from 2,072 households per annum. Although most of this demand is for market dwellings there is a notable demand for affordable housing (much higher than for in-migrant households). In total, an estimated 32% of the demand is for affordable accommodation.

Table 12.10 Demand III: Demand from existing households by tenure and size required

Tenure	Size requirement				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Market	185	446	508	274	1,413
Intermediate	15	43	37	0	95
Social rented	104	290	133	37	564
TOTAL	305	779	678	311	2,072

Source: Woking Borough Council household survey (2007)

Overall demand

12.39 The table below shows an overall summary of the demand situation and is calculated as the sum of the tables above. The table shows an estimated demand for 4,831 dwellings of all sizes and tenures. Around four-fifths (81%) of this demand is for market dwellings.

12.40 The demand in both the market and affordable sectors is greatest for two bedroom homes.

Table 12.11 Demand IV: Total demand by tenure and size required

Tenure	Size requirement				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Market	676	1,471	1,115	632	3,894
Intermediate	51	61	37	0	148
Social rented	200	377	175	37	789
TOTAL	927	1,908	1,327	669	4,831

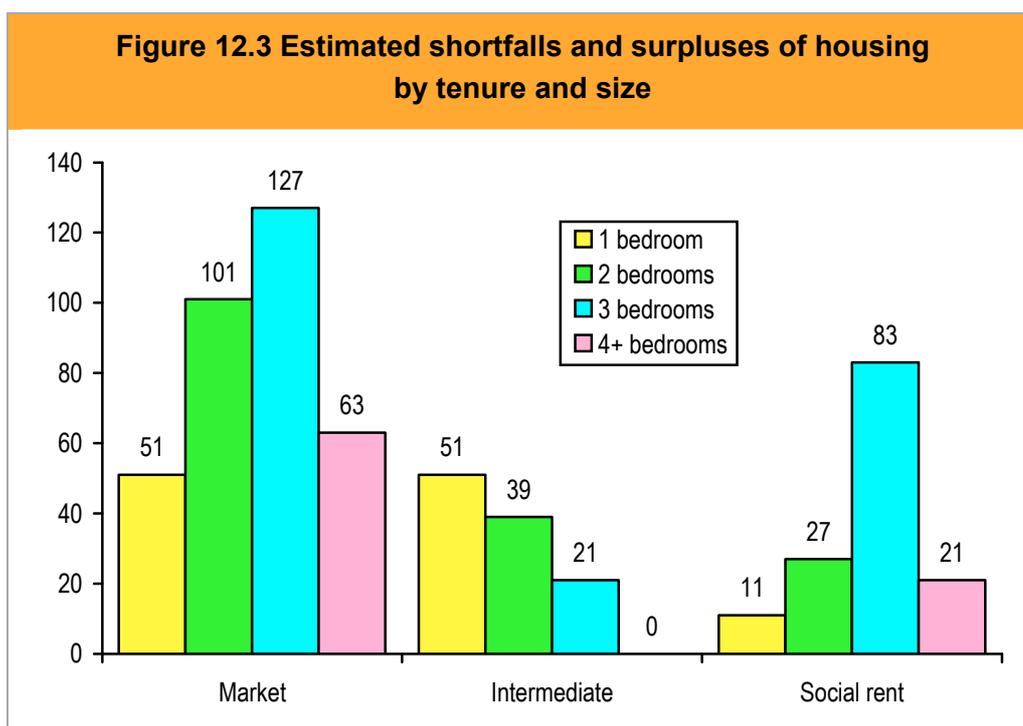
Source: Woking Borough Council household survey (2007)

Net housing demand

12.41 The table below shows the overall net demand situation in Woking. The table shows that overall there is expected to be a greater demand for housing than there is the supply to meet it. Overall, across all tenures there is an apparent shortfall of 594 dwellings per annum. Of this shortfall around 42% is for affordable housing.

Table 12.12 Balancing Housing Markets results for Woking (per annum)					
Tenure	Size requirement				TOTAL
	1 bedroom	2 bedrooms	3 bedrooms	4+ bedrooms	
Market	51	101	127	63	342
Intermediate	51	39	21	0	110
Social rented	11	27	83	21	142
TOTAL	113	166	231	84	594

Source: Woking Borough Council household survey (2007)



Source: Woking Borough Council household survey (2007)

12.42 The above table and figure looked at demand shortfall and surpluses by tenure and it is worthwhile to briefly describe the findings in each of these groups.

Market

12.43 In the market sector there is an apparent shortfall of 342 units per annum. The majority of the market shortfall is for three bedroom homes although notable shortages are also shown for all other sizes of accommodation.

Intermediate housing

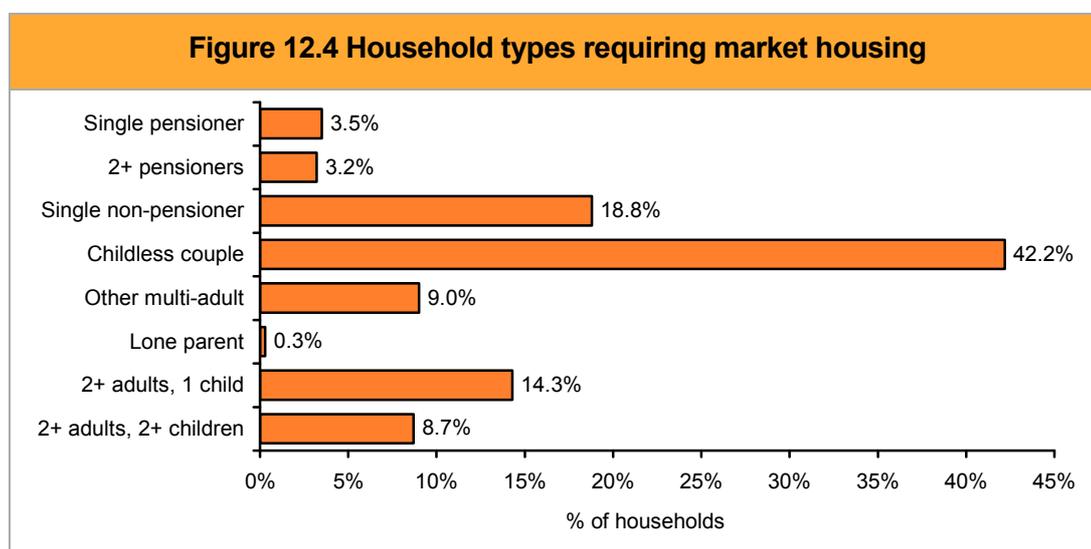
12.44 The requirement for intermediate housing makes up around 19% of the net shortfall of housing in the Borough and there are shortages shown for one, two and three bedroom homes.

Social rented housing

12.45 The shortage of social rented housing makes up around 24% of the total shortfall of housing in the Borough. Most of the net demand for social rented housing is for three bedroom units with smaller shortages of other sizes of accommodation.

Profile of household types requiring market housing

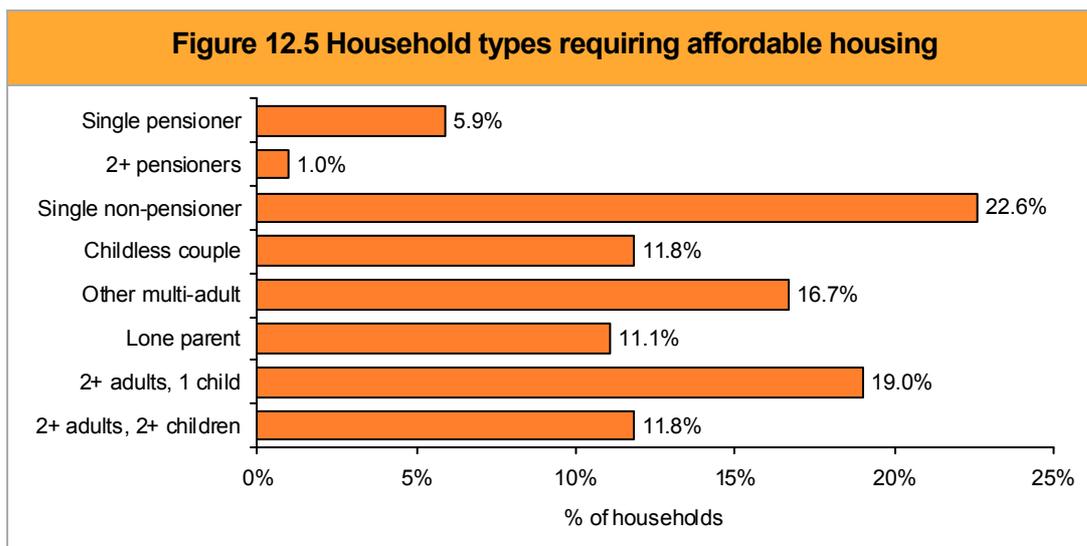
12.46 PPS3 requires the likely profile household types requiring market housing to be considered. The figure below shows that the largest group requiring market housing are childless couples (around 42%) with around 23% households containing children. These figures are based on gross demand for market housing and comprise the moving households who can afford market housing appearing in table 12.11.



Source: Woking Borough Council household survey (2007)

Profile of household types requiring affordable housing

12.47 Although not a requirement of PPS3, the likely profile household types requiring affordable housing is also considered, for completeness. The figure below shows that almost 42% of households requiring affordable housing contain children; single non-pensioner households comprise around 23% of the demand. These figures are based on gross demand for affordable housing and comprise the moving households appearing in the intermediate and social rented categories in table 12.11.



Source: Woking Borough Council household survey (2007)

Broad sizes of accommodation by tenure

12.48 It is possible to take the analysis a step further by considering what proportions of housing should be family accommodation and what proportions would be for single persons (or childless couples). To achieve this we have simply assumed that one and two bedroom homes would be for single persons and childless couples (these properties are likely to mainly be flats although some of the two bed homes might be provided as houses) whilst three and four bedroom homes would be suitable for families (and be almost entirely houses).

12.49 The table below therefore sets out the suggested proportions of each tenure group that would be for families. The table shows that overall just over half of additional housing should be suitable for families. In both the market and social rented sector the figure is higher than this whilst less than a fifth of the intermediate housing should be for families (this would be consistent with the sort of group (e.g. key workers) that such housing is often targeted towards).

Table 12.13 Proportion of each tenure group as family housing

Tenure	% to be provided as family housing
Market	55.6%
Intermediate	19.1%
Social rented	73.2%
TOTAL	53.0%

Source: Woking Borough Council household survey (2007)

Summary

- 12.50 A 'Balancing Housing Markets' (BHM) assessment looks at the whole local housing market, considering the extent to which supply and demand are 'balanced' across tenure and property size/type and provides a pragmatic estimate of the need for new housing of various tenures (by taking account of the dynamics of the housing market).
- 12.51 The analysis reveals that overall in Woking there is a shortage of around 594 units per annum (excess of demand over supply). Just under half of this shortfall is shown to be for affordable housing, with around 44% of the affordable requirement being for some form of intermediate housing.
- 12.52 When looking more closely at property sizes it was found that in the market sector the main shortages are for two and three bedroom homes whilst in the affordable sector the main requirement is for three bedroom accommodation.

SECTION D: THE NEEDS OF PARTICULAR GROUPS

The final section of the report looks at some particular household groups who may have particular needs or requirements. The information is included in a single chapter and covers the following key household groups:

- Households with special needs
- Older person households
- Key workers
- Families with children
- Households living in rural areas
- Black and Minority Ethnic (BME) households

In addition the main SHMA report also includes details about students and Gypsy and Traveller households.

13. The needs of particular groups

Introduction

13.1 This section addresses particular client groups that may have specific housing requirements. Although such groups do not necessarily represent households in need as defined by the Practice Guidance, it is important for the Council to have information about them in order to inform specific policies and service provision.

13.2 For example, the frail elderly may not be in housing need in the sense of not being able to afford market housing, but many of them are liable to require additional care in the future, whether directly, or via aids and adaptations in the home.

13.3 This section covers the following groups:

- Households with special needs
- Older person households
- Key workers
- Families with children
- Households living in rural areas
- Black and Minority Ethnic (BME) households

13.4 In addition the main SHMA report also includes details about students and Gypsy and Traveller households.

Households with special needs

13.5 Information collected through the survey enables us to identify whether any household members have a particular special need. Information about the characteristics of these households can inform Supporting People strategies.

13.6 The survey looked at whether household members fell into one or more of a range of groups. Whilst these represent the larger client groups covered in Supporting People Strategy, they are not exhaustive. There are, for example, many groups for which it would not be possible to obtain results through the questionnaire type approach (either due to the small numbers or because of the nature of the special need).

13.7 It should also be noted that a household with a special need does not necessarily have to move to alternative accommodation. In many cases the special need can be catered for within the household's current home whilst for others the issue may be the need for support rather than any specific type of accommodation.

13.8 The groups covered were:

- Frail elderly
- Persons with a medical condition
- Persons with a physical disability
- A learning difficulty
- A mental health issue
- A severe sensory impairment
- Other

13.9 Some special needs are uncommon, while others are numerous. The accuracy of each figure will of course vary according to the size of the group involved.

Special needs groups: overview

13.10 Overall there are an estimated 5,019 households in Woking with one or more members in an identified special needs group - this represents 13.0% of all households. The table below shows the number of households with different types of special needs. The numbers of households in each category exceed the total number of special needs households because people can have more than one category of special need.

13.11 Households with a '*medical condition*' are the predominant group. There are 2,453 households containing a person with a medical condition. The next largest group is '*physical disability*'. These two categories represent the majority of all special needs households.

Table 13.1 Special needs categories			
Category	Number of households	% of all households	% of special needs households
Frail elderly	1,679	4.4%	33.5%
Physical disability	2,047	5.3%	40.8%
Learning difficulty	910	2.4%	18.1%
Mental health problem	701	1.8%	14.0%
Severe sensory disability	583	1.5%	11.6%
Medical Condition	2,453	6.4%	48.9%
Other	468	1.2%	9.3%

Source: Woking Borough Council household survey (2007)

13.12 The tables below show the characteristics of special needs households in terms of age, tenure and unsuitable housing.

Table 13.2 Special needs households with and without older people

Age group	Special needs households			
	Special needs	Number of h'holds	% of total h'holds with special needs	% of those with a special need
No older people	2,163	26,289	8.2%	43.1%
Both older & non older people	674	3,028	22.3%	13.4%
Older people only	2,181	9,184	23.8%	43.5%
TOTAL	5,019	38,500	13.0%	100.0%

Source: Woking Borough Council household survey (2007)

13.13 The survey data shows that special needs households are also more likely to contain older persons. It is estimated that 43.5% of all special needs households contain only older people.

13.14 The table below indicates that special needs households are more likely to be living in social rented housing. Some 33.0% of households living in Council owned housing contain a special needs member. Additionally, 15.1% of owner-occupied (no mortgage) households contain a special needs member.

Table 13.3 Special needs households and tenure

Tenure	Special needs households			
	Special needs	Number of h'holds	% of total h'holds with special needs	% of those with a special need
Owner-occupied (no mortgage)	1,903	12,591	15.1%	37.9%
Owner-occupied (with mortgage)	1,239	17,316	7.2%	24.7%
Council	1,149	3,485	33.0%	22.9%
RSL	419	1,211	34.6%	8.4%
Private rented	308	3,897	7.9%	6.1%
TOTAL	5,019	38,500	13.0%	100.0%

Source: Woking Borough Council household survey (2007)

13.15 The table below indicates that special needs households are around four times more likely to be living in unsuitable housing than non-special needs households. Around 17.0% of all special needs households are living in unsuitable housing, which compares with 5.8% of all households and only 4.1% of all non-special needs households.

Table 13.4 Special needs households and unsuitable housing

Special needs	Unsuitable housing			
	In unsuitable housing	Number of h'holds	% of total h'holds in unsuitable housing	% of those in unsuitable housing
Special needs	854	5,019	17.0%	38.2%
No special needs	1,380	33,481	4.1%	61.8%
TOTAL	2,234	38,500	5.8%	100.0%

Source: Woking Borough Council household survey (2007)

13.16 The table below shows the average income and savings levels for special needs households in comparison to other households. The table shows that special needs groups have average income and savings levels noticeably below the average for non-special needs households.

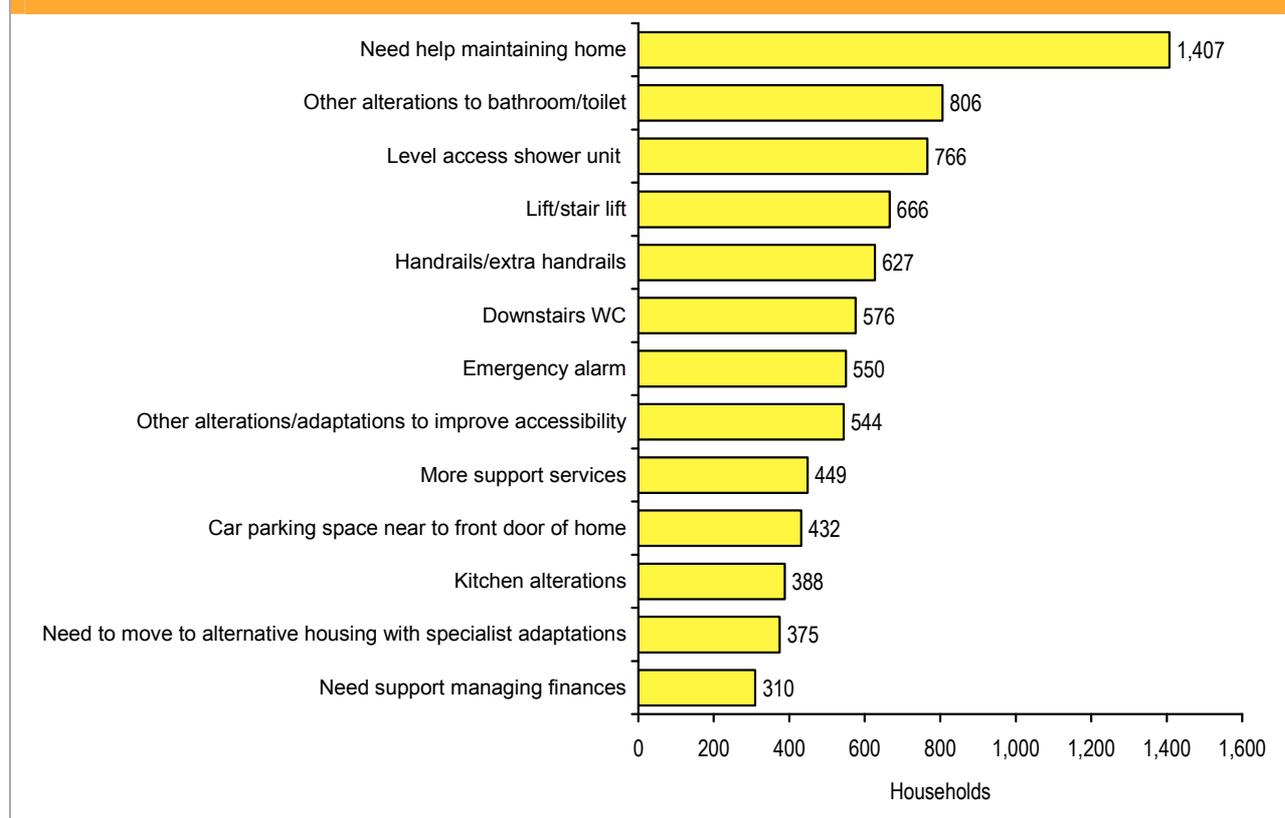
Table 13.5 Average income and savings levels of special needs households

Special needs	Annual gross household income	Average household savings (median)
Special needs	£28,597	£3,231
No special needs	£55,878	£7,554
All households	£52,322	£7,023

Source: Woking Borough Council household survey (2007)

Requirements of special needs households

13.17 Those households with a member with special needs were asked to indicate if there was a need for improvements to their current accommodation and/or services. The responses are detailed in the figures below.

Figure 13.1 Special needs households: improvements to accommodation & services

Source: Woking Borough Council household survey (2007)

13.18 The results show requirements for a wide range of adaptations and improvements across the special needs households. The most commonly-sought improvements needed were:

- Need help maintaining home
- Bathroom/toilet alterations
- Level access shower unit

Older person households

13.19 Older people are defined as those over the state pension eligibility age (currently 65 for men, 60 for women). For the purpose of this chapter, households have been divided into three categories:

- Households without older persons
- Households with both older and non-older persons
- Households with only older persons

13.20 Around a quarter of all households contain only older people (23.9%), a further 7.9% contain both older and non-older people. The table below shows the number and percentage of households in each group.

Table 13.6 Older person households		
Categories	Number of households	% of all households
Households without older persons	26,289	68.3%
Households with both older and non-older persons	3,028	7.9%
Households with older persons only	9,184	23.9%
TOTAL	38,500	100.0%

Source: Woking Borough Council household survey (2007)

Characteristics of older person households

13.21 The number of occupants in older person households are shown in the tables below. The data suggests that almost all households containing older persons only are comprised of one or two persons only. Around half of all single person households are older person households.

Table 13.7 Size of older person only households				
Number of persons in household	Age group			
	Older persons only	Number of h'holds	% of total h'holds with older persons	% of those with older persons
One	5,269	11,145	47.3%	57.4%
Two	3,893	13,669	28.5%	42.4%
Three	11	5,871	0.2%	0.1%
Four	0	5,410	0.0%	0.0%
Five	0	1,732	0.0%	0.0%
Six or more	11	674	1.6%	0.1%
TOTAL	9,184	38,500	23.9%	100.0%

Source: Woking Borough Council household survey (2007)

13.22 The table below shows the housing tenures of households with older persons. Over three-quarters of older person only households are owner-occupiers. The overwhelming majority of these do not have a mortgage. This finding suggests that the potential for equity release schemes in the Borough may be significant.

13.23 Another significant finding is the relatively high proportion of social rented accommodation containing older people only. In Woking nearly two-fifths (38.7%) of Council tenants contain only older people. This may have implications for future supply of and demand for specialised social rented accommodation.

Table 13.8 Older person only households and tenure

Tenure	Age group			
	Older persons only	Number of h'holds	% of total h'holds with older persons	% of those with older persons
Owner-occupied (no mortgage)	6,439	12,591	51.1%	70.1%
Owner-occupied (with mortgage)	784	17,316	4.5%	8.5%
Council	1,348	3,485	38.7%	14.7%
RSL	247	1,211	20.4%	2.7%
Private rented	365	3,897	9.4%	4.0%
TOTAL	9,184	38,500	23.9%	100.0%

Source: Woking Borough Council household survey (2007)

13.24 The table below shows that older person only households are more likely than non-older person households to be living in one and two bedroom properties. However, the results also show that well over half of all older person households are in three or four bedroom dwellings. Given that previous information has shown that virtually all older person only households are comprised of only one or two persons, this finding suggests that there could be potential scope to free up larger units for younger families if the older households chose to move into suitable smaller units.

Table 13.9 Size of dwellings (number of bedrooms) for older person only households

Number of bedrooms	Older person households		All other households	
	Households	%	Households	%
1 bedroom	1,564	17.0%	3,208	10.9%
2 bedrooms	2,534	27.6%	7,301	24.9%
3 bedrooms	3,070	33.4%	10,298	35.1%
4+ bedrooms	2,014	21.9%	8,509	29.0%
TOTAL	9,184	100.0%	29,316	100.0%

Source: Woking Borough Council household survey (2007)

13.25 This information can be further broken down by tenure (for older person households) and this is shown in the tables below. The tables indicate that whilst the majority of large (three+ bedroom) properties are in the owner-occupied sector there are also a considerable number in the social rented sector which may therefore present some opportunity to reduce under-occupation.

Table 13.10 Older person only households size of accommodation and tenure

Tenure	Size of accommodation				TOTAL
	1 bed	2 bed	3 bed	4+ bed	
Owner-occupied (no mortgage)	382	1,769	2,430	1,858	6,439
Owner-occupied (with mortgage)	32	263	351	139	784
Council	824	331	193	0	1,348
RSL	196	51	0	0	247
Private rented	131	121	96	17	365
TOTAL	1,564	2,534	3,070	2,014	9,184

Source: Woking Borough Council household survey (2007)

Key worker households

13.26 For the purposes of analysis key workers were defined as people working in any one of the following four categories identified on the survey questionnaire. These were:

- Central and local government
- Defence
- Education
- Health and social work

13.27 The nature of this study means that the key workers identified within the survey are those that are resident in the Borough. The data, therefore, includes key workers resident in the Borough who work outside its boundaries, and excludes key workers who work in Woking but live outside. The analysis of key workers concentrates on their current housing situation, income and affordability.

13.28 In total it is estimated that 11,075 households contain a key worker, and of those 6,611 are headed by a key worker (the head of household was taken to be the survey respondent). These households are subject to further analysis in the section below.

13.29 The table below shows the tenure distribution of key worker households compared to other households containing an employed household member. The results indicate that key worker households are slightly more likely to be owner-occupiers than non-key workers (82.4% compared to 79.2%). Key worker households are slightly less likely than non-key worker households to be living in the social rented sector, and similarly likely to reside in the private rented sector.

Table 13.11 Tenure of key worker households

Tenure	Key worker household		Non-key worker household in employment	
	Number of households	% of households	Number of households	% of households
Owner-occupied (no mortgage)	1,163	17.6%	4,686	22.0%
Owner-occupied (with mortgage)	4,286	64.8%	12,165	57.2%
Council	216	3.3%	1,257	5.9%
RSL	152	2.3%	559	2.6%
Private rented	794	12.0%	2,614	12.3%
TOTAL	6,611	100.0%	21,280	100.0%

Source: Woking Borough Council household survey (2007)

Income and affordability of key worker households

13.30 The table below shows a comparison of income and savings levels for key worker and non-key worker households.

13.31 The table suggests that generally key worker households have slightly lower income levels to non-key worker households in employment, but notably lower savings levels. Households without an employed member tend to have low incomes (as might be expected) but high levels of savings, due to the large proportion of retired individuals in this group.

Table 13.12 Income and savings levels of key worker households

Category	Annual gross household income (including non-housing benefits)	Average household savings
All key worker household	£57,213	£3,680
All non-key worker (in employment)	£64,984	£5,614
All other households (no-one working)	£23,873	£16,619

Source: Woking Borough Council household survey (2007)

13.32 It is possible to consider the ability of key worker households to afford the range of housing options described in Chapter 10. This is presented in the table below for all key worker households and for non-key worker households in employment.

Table 13.13 Key worker households and ability to afford housing

Category	Key worker household		Non-key worker household in employment	
	Numbers	%age	Numbers	%age
Afford market housing	5,372	81.3%	16,947	79.6%
Afford discount housing for sale	138	2.1%	487	2.3%
Afford intermediate rented housing	364	5.5%	777	3.7%
Social rent only	737	11.2%	3,068	14.4%
Total	6,611	100.0%	21,280	100.0%

Source: Woking Borough Council household survey (2007)

13.33 The table indicates that key worker households are slightly more likely to be able to afford market housing than non-key worker households in employment (81.3% compared with 79.6%). Slightly fewer key worker households are in a situation of only being able to afford social housing (11.2% compared to 14.4%). A higher proportion of key worker households are able to afford intermediate housing than non-key worker households in employment.

Families with children

13.34 PPS3 acknowledges the importance of providing suitable housing for families, especially those with children, to ensure that communities are appropriately mixed. This section will briefly consider the current housing situation of families with children in Woking before considering the future housing requirements of this group. This will enable the Council to assess whether the type of new accommodation at a particular site is likely to attract families with children and generate the desired mix.

13.35 For the purposes of this analysis children are defined as those aged under 16 and the chapter will focus on any household with at least one child in it. To provide more detail on what is a large subsection of the population three different groups of households with children will be analysed. These are lone parent households, households with young children and households with older children. Households with young children are those where the children's age is under eight or the average age of the children is under eight. Households with older children are those where the children's age is eight or over or the average age of the children is eight or over.

13.36 The table below shows the number of each type of household with children. It is estimated that there are 9,963 households with children in Woking. Of these 1,077 households (10.8%) are lone parents, some 49.9% are families with younger children with the remaining 39.3% families with older children.

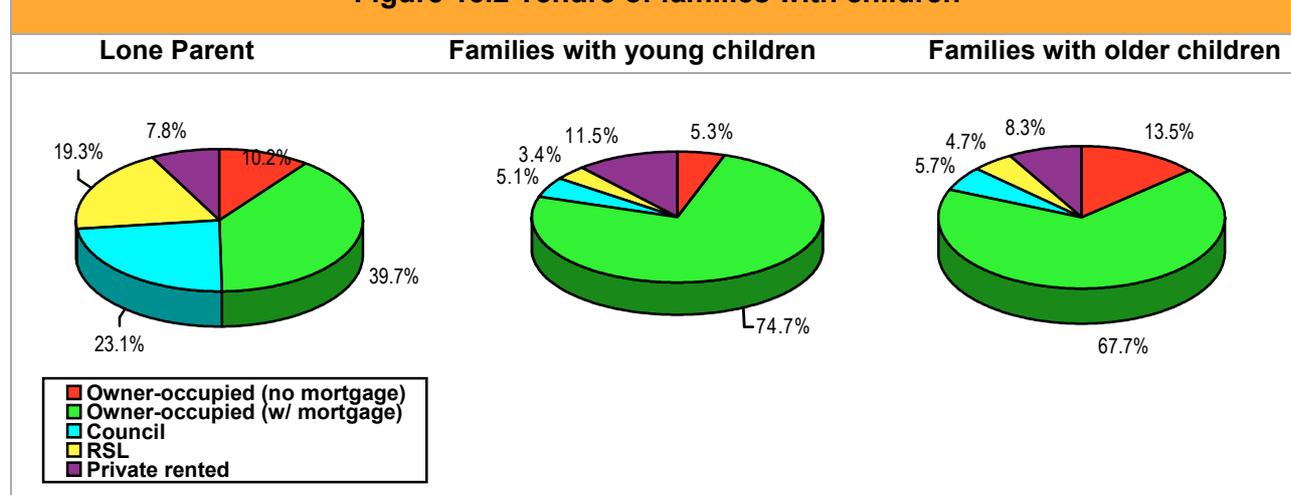
Table 13.14 Number of families with children

Households with children	Number of households	Percentage of households
Lone parent families	1,077	10.8%
Families with young children	4,975	49.9%
Families with older children	3,911	39.3%
Total	9,963	100.0%

Source: Woking Borough Council household survey (2007)

Housing circumstances of families with children

13.37 The figure below shows the tenure of the three groups of family households. The results suggest that lone parents are more likely to be living in social rented accommodation. There is little difference between households containing families with young children and those with older children, although families with older children are more likely to be owner-occupiers without a mortgage, whilst families with younger children are more likely to reside in the private rented sector.

Figure 13.2 Tenure of families with children

Source: Woking Borough Council household survey (2007)

13.38 The table below presents the proportion of families with children living in unsuitable housing. The table indicates that lone parent families are more likely than other family types to be living in unsuitable housing (although fairly closely followed by families with young children).

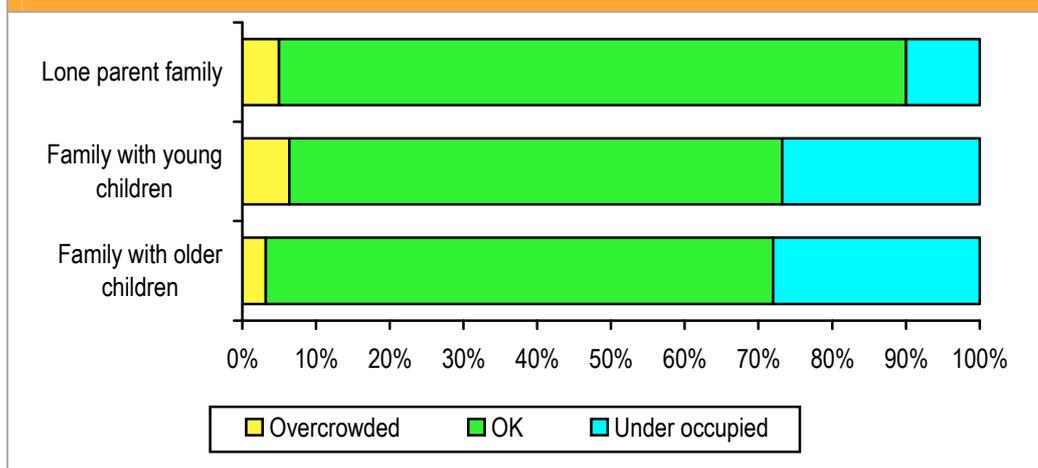
Table 13.15 Families with children in unsuitable housing

Unsuitable housing	Households with children		
	Lone parent families	Families with young children	Families with older children
In unsuitable housing	11.7%	10.5%	5.3%
Not in unsuitable housing	88.3%	89.5%	94.7%
TOTAL	100.0%	100.0%	100.0%

Source: Woking Borough Council household survey (2007)

13.39 The table below presents the level of overcrowding and under-occupation for families. The table shows that families with young children are the most likely to be overcrowded whilst lone parent families are least likely to be under-occupying their property.

Figure 13.3 Overcrowded and under-occupying families with children



Source: Woking Borough Council household survey (2007)

Housing aspirations of families with children

13.40 The table below shows the propensity to move of family households. The table below indicates that families with young children are most likely to need or are likely to move over the next two years. Only 31.5% of families with older children need or are likely to move over the next five years (compared with over half of those with young children).

Table 13.16 Moving intentions of families with children

When need/likely to move	Households with children		
	Lone parent families	Families with young children	Families with older children
Now	5.0%	6.8%	3.8%
Within a year	10.6%	10.1%	4.0%
1 to 2 years	9.3%	13.3%	7.4%
2 to 5 years	12.2%	22.2%	16.2%
No need/not likely to move	62.9%	47.7%	68.5%
TOTAL	100.0%	100.0%	100.0%

Source: Woking Borough Council household survey (2007)

13.41 The survey collected further information on the future aspirations of households seeking to move within the next two years. The housing preferences (in terms of tenure, type and size) of these households are presented in the table below. The samples involved are quite small so the results should be treated with caution.

Table 13.17 Housing preferences of families seeking to move in the next two years

Housing preferences	Households with children		
	Lone parent families	Families with young children	Families with older children
Tenure			
Owner-occupation	37.5%	83.7%	72.1%
Social rent	62.5%	14.2%	25.0%
Private rent	0.0%	2.1%	2.9%
Shared ownership	0.0%	0.0%	0.0%
Dwelling type			
Detached house	69.3%	78.0%	79.7%
Semi-detached house	30.7%	17.2%	13.9%
Terraced house	0.0%	3.8%	3.4%
Bungalow	0.0%	1.0%	3.0%
Flat/maisonette	0.0%	0.0%	0.0%
Dwelling size			
1 bedroom	0.0%	0.0%	0.0%
2 bedrooms	30.3%	1.1%	8.0%
3 bedrooms	49.8%	40.7%	36.3%
4+ bedrooms	19.9%	58.2%	55.6%
TOTAL	100.0%	100.0%	100.0%

Source: Woking Borough Council household survey (2007)

13.42 The table indicates that social rented accommodation is the preference for the majority of lone parent households but owner-occupation is the preference for the vast majority of other families with children. All family groups aspire to reside in a detached dwelling. Finally some 46.8% of lone parent households would like a three bedroom home, whereas the most commonly preferred accommodation size amongst the other family groups is a four bedroom dwelling.

Black and Minority Ethnic (BME) households

13.43 Information was gathered in the survey to find out the ethnic origin of the survey respondent (and partner if applicable) for each sample household in the survey. The ethnic categories used on the survey forms were consistent with those used in the 2001 Census. For the analysis, the ethnic group of the survey respondent is taken to represent the head of household. Generally sample sizes for all ethnic groups are small and therefore care should be used in interpreting the results that follow.

Table 13.18 BME household numbers and survey sample			
Ethnic group	Number of households	% of households	Sample of households
White – British	32,586	84.6%	2,563
White – Irish	694	1.8%	34
White – Other	2,420	6.3%	166
Mixed	299	0.8%	17
Asian	1,595	4.1%	74
Black	418	1.1%	8
Other	487	1.3%	21
Total	38,500	100.0%	2,883

Source: Woking Borough Council household survey (2007)

13.44 The main household survey records that 7.3% of households in Woking are headed by someone that describes themselves as being from a non-White group with a further 6.3% described as White-Other.

Characteristics of BME households

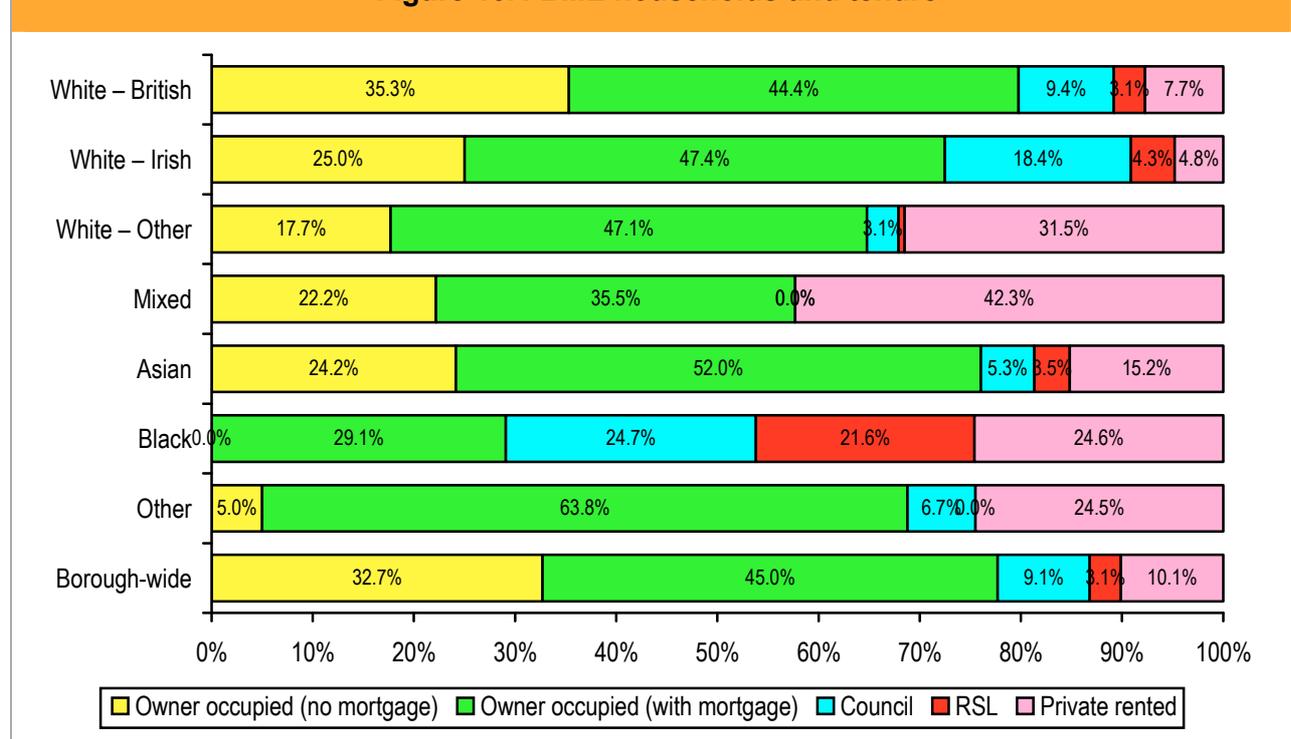
13.45 The table below shows household size by ethnic group. The data suggests some differences in the average household size between different ethnic groups with Asian households having by far the highest average number of persons per household (at 3.7). In contrast the average across the whole Borough was only 2.4.

Table 13.19 Size of BME households

Ethnic Group	Number of persons						Total	Average HH size
	1	2	3	4	5	6 or more		
White – British	30.0%	36.7%	14.5%	13.6%	4.1%	1.1%	100.0%	2.3
White – Irish	43.2%	16.1%	6.6%	27.2%	7.0%	0.0%	100.0%	2.4
White – Other	18.4%	41.6%	22.0%	13.6%	3.8%	0.6%	100.0%	2.4
Mixed	33.5%	34.3%	24.8%	7.4%	0.0%	0.0%	100.0%	2.1
Asian	11.9%	18.4%	18.5%	21.3%	12.3%	17.5%	100.0%	3.7
Black	62.0%	7.2%	10.0%	0.0%	12.7%	8.2%	100.0%	2.2
Other	13.7%	31.3%	30.9%	22.6%	1.6%	0.0%	100.0%	2.7
Borough average	28.9%	35.5%	15.2%	14.1%	4.5%	1.8%	100.0%	2.4

Source: Woking Borough Council household survey (2007)

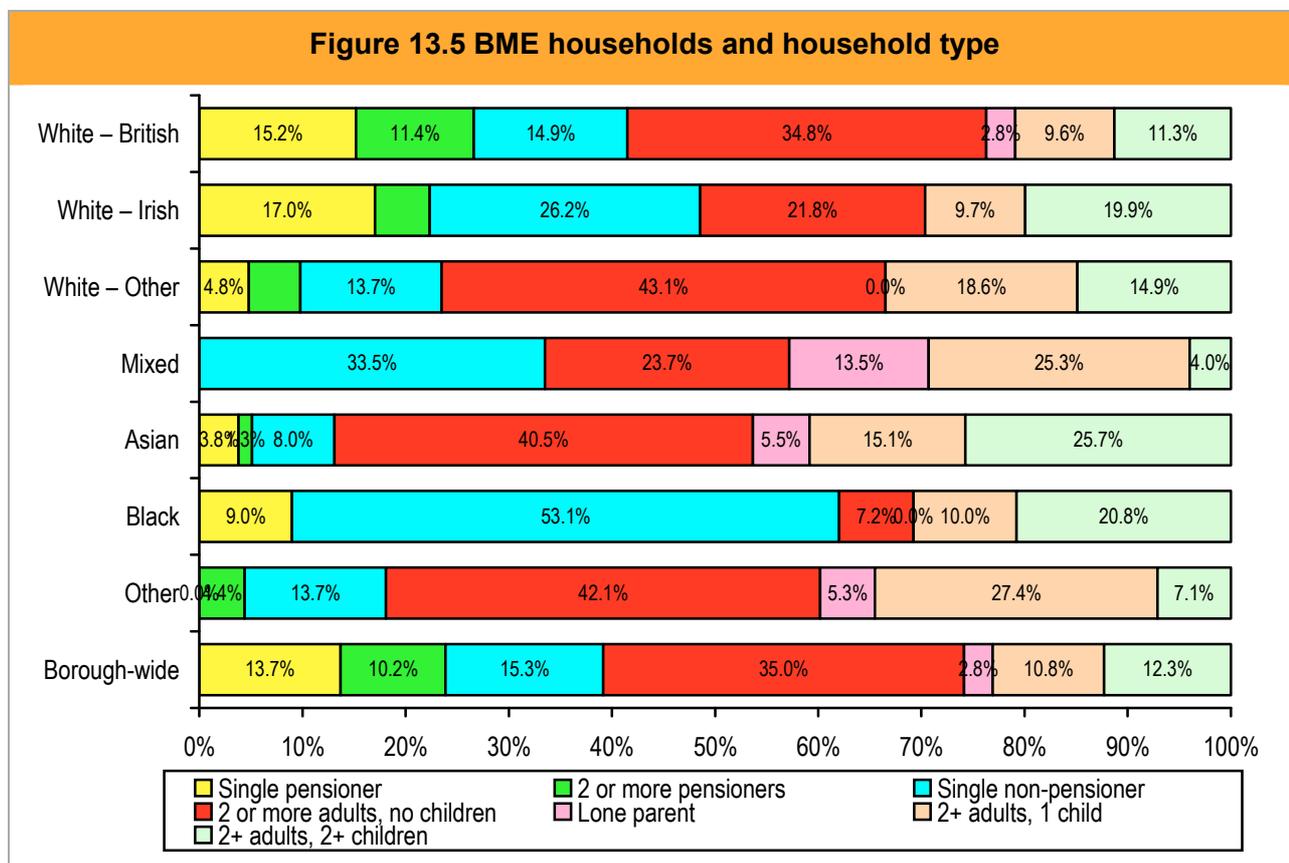
13.46 The figures below show the variation in tenure by ethnic group. The data shows that White-British households are more likely than most other groups to be owner-occupiers (particularly outright owners). In addition, Black households are particularly likely to live in social rented housing (very few Asian households live in the social rented sector). All BME groups show a high proportion of households in the private rented sector.

Figure 13.4 BME households and tenure

Source: Woking Borough Council household survey (2007)

Household type and special needs

13.47 The figure below shows household type by ethnic group. The figure shows that all groups of BME households are less likely to be pensioner only households and are generally more likely to contain children than the Borough averages.



Source: Woking Borough Council household survey (2007)

13.48 The table below shows special needs households by ethnic group. Results suggest that BME households are generally about as likely as White-British households to contain someone with a special need. Of particular note is the high proportion of Black households containing someone with a special need.

Table 13.20 Ethnic group and special needs

Ethnic group	Special needs households			
	Special needs	Number of h'holds	% of total h'holds with special needs	% of those with a special need
White – British	4,210	32,586	12.9%	83.9%
White – Irish	223	694	32.2%	4.5%
White – Other	182	2,420	7.5%	3.6%
Mixed	11	299	3.7%	0.2%
Asian	236	1,595	14.8%	4.7%
Black	157	418	37.4%	3.1%
Other	0	487	0.0%	0.0%
TOTAL	5,019	38,500	13.0%	100.0%

Source: Woking Borough Council household survey (2007)

Income and savings levels

13.49 The table below shows average income and savings levels for the different ethnic groups. The table shows that overall the income levels of BME households do not differ much when compared with White-British households. However, there is some considerable variation between different groups with Black households having an average income of around £38,000 and the White-other group an income of £60,000.

13.50 On the other hand, savings levels of BME households are typically lower than for the White-British population. White-British households have an average (median) savings level of £8,546; the next highest figure is for Asian households (at 5,137). Black households appear to have very low levels of savings.

Table 13.21 Income and savings levels of ethnic minority households

Ethnic group	Annual gross household income (including non-housing benefits)	Average household savings
White – British	£52,024	£8,546
White – Irish	£55,755	£3,967
White – Other	£60,014	£3,153
Mixed	£57,758	£3,782
Asian	£49,046	£5,137
Black	£38,289	£56
Other	£48,549	£3,213
Average	£52,322	£7,023

Source: Woking Borough Council household survey (2007)

Unsuitable housing

13.51 The table below shows the proportion of each ethnic group that is considered to be living in unsuitable housing. The data shows that the proportion of Asian households living in unsuitable housing is significantly higher than the Borough average (at 23.2% compared with 5.8%). Black households also show a high level of unsuitability. At the other end of the scale only 4.4% of White-British households were found to be living in unsuitable housing.

Table 13.22 Ethnic group and unsuitable housing levels	
Ethnic group	% in unsuitable housing
White – British	4.4%
White – Irish	7.5%
White – Other	6.9%
Mixed	20.2%
Asian	23.2%
Black	22.7%
Other	12.2%
Borough average	5.8%

Source: Woking Borough Council household survey (2007)

Rural households

13.52 In order to produce a meaningful database for analysis the Borough was subdivided. This was done by assigning each household with an urban or rural classification, based on the National Statistics Rural and Urban Classification of Output Areas (May 2007). Households were assigned one of four categories based on their postcode. The postcode is considered to be 'Urban' when the majority of the Output Area live within settlements with a population of 10,000 or more. The remaining three categories comprise the rural area, which is divided into 'Towns and Fringes', 'Villages' and 'Hamlets'; the latter includes isolated dwellings.

13.53 The table below indicates the urban and rural classification that each household in Woking is recorded in. The data shows that 98.1% of households live in an urban area with the remaining 1.9% split between the other three categories. Given the very low level of households living in rural areas in Woking (and hence small sample sizes) it is not possible to carry out any further (and robust) analysis of this group of households.

**Table 13.23 Households in urban/rural areas
(based on 4 categories)**

Classification	Number of households	Percentage of households
Urban	37,778	98.1%
Town and Fringe	154	0.4%
Village	170	0.4%
Hamlet	398	1.0%
Total	38,500	100.0%

Source: Woking Borough Council household survey (2007)

Summary

13.54 This chapter focused on particular household groups that are often different in character and with different needs and requirements. Main findings include:

- There are an estimated 5,019 households in Woking with one or more members in an identified special needs group, this represents 13.0% of all households. These households were most likely to state a requirement for more support services
- Around a quarter of households (23.9%) contain only older people. These are almost all comprised of one or two persons, however a significant proportion reside in accommodation with three or more bedrooms. Within the social rented sector there are 193 older person households living in properties with at least three bedrooms indicating an opportunity to reduce under-occupation.
- The survey estimates that 6,611 households in Woking are headed by a key worker. Key worker households are slightly more likely than other households in employment to be resident in owner-occupation. Key worker households do however record slightly lower average incomes and savings levels than other households in employment.
- There are 9,963 households containing families with children in Woking. Lone parent families generally differ in terms of housing situation and preferences from families with younger children and families with older children. Two parent families generally aspire to owner-occupied dwellings with four or more bedrooms.
- Woking Borough is almost entirely urban with only 1.9% of households living in areas which might be described as rural.
- Woking has a relatively large BME household population. The main BME groups are White-other and Asian. All BME groups appear to be relatively disadvantaged with greater proportions of households living in rented housing and high levels of unsuitable housing

Glossary

[This Glossary aims to define terms used in the report. Where there is an existing definition (e.g. in Government Guidance) reference is made to it. Otherwise the terms are defined simply in the way used in the report]

Affordability

A measure of whether households can access and sustain the cost of private sector housing. There are two main types of affordability measure: mortgage and rental. Mortgage affordability assesses whether households would be eligible for a mortgage; rental affordability measures whether a household can afford private rental. Mortgage affordability is based on conditions set by mortgage lenders – using standard lending multipliers (2.9 times joint income or 3.5 times single income (whichever the higher)). Rental affordability is defined as the rent being less than a proportion of a household's gross income (in this case 25% of gross income).

Affordable housing

Affordable housing includes social rented and intermediate housing, provided to specified eligible households whose needs are not met by the market. Affordable housing should be at a cost which is below the costs of housing typically available in the open market and be available at a sub-market price in perpetuity (although there are some exceptions to this such as the Right-to-Acquire). [There is an ambiguity in PPS3: Housing, where 'intermediate housing' is defined as being below market entry to rent, while 'affordable housing' is defined to be below the threshold to buy (normally much higher than the private rental one). But in principle the Guidance defines affordable housing as below the market threshold, and rationally speaking, that includes the private rented as well as purchase sectors].

Annual need

The combination of the net future need plus an allowance to deal progressively with part of the net current need.

Average

The term 'average' when used in this report is taken to be a mean value unless otherwise stated.

Balanced Housing Market model

A model developed by Fordham Research which examines the supply and demand for different types and sizes of housing across different areas and for specific groups.

Bedroom standard

The bedroom standard is that used by the General Household Survey, and is calculated as follows: a separate bedroom is allocated to each co-habiting couple, any other person aged 21 or over, each pair of young persons aged 10-20 of the same sex, and each pair of children under 10 (regardless of sex). Unpaired young persons aged 10-20 are paired with a child under 10 of the same sex or, if possible, allocated a separate bedroom. Any remaining unpaired children under 10 are also allocated a separate bedroom. The calculated standard for the household is then compared with the actual number of bedrooms available for its sole use to indicate deficiencies or excesses. Bedrooms include bed-sitters, box rooms and bedrooms which are identified as such by respondents even though they may not be in use as such.

Concealed household

A household that currently lives within another household but has a preference to live independently and is unable to afford appropriate market housing.

Current need

Households whose current housing circumstances at a point in time fall below accepted minimum standards. This would include households living in overcrowded conditions, in unfit or seriously defective housing, families sharing, and homeless people living in temporary accommodation or sharing with others.

Demand

This refers to market demand. In principle anyone who has any financial capacity at all can 'demand' something, in other words want to acquire it and be prepared to pay for it. The question is whether they can pay enough actually to obtain it. Thus many households who are unable fully to afford market housing to buy do aspire to buy it. The word 'demand' is therefore used in two senses in this report:

'demand' when used in the general text refers to the ordinary understanding of 'wanting' something that has a market price

'demand' when associated with numbers (as in the Balancing Housing Markets model) refers to expressed demand: the numbers of people who can actually afford the type of housing in question

In relation to (expressed) demand mention should be made of the private rented sector where typically there are not only households who can afford to rent at market prices, but also others who are unable to access affordable housing but who are able to access the private rented sector due to the subsidy of Housing Benefit. Such households do not have a demand in the sense used here, as they can only access the private rented sector with a subsidy.

Disaggregation

Breaking a numerical assessment of housing need and supply down, either in terms of size and/or type of housing unit, or in terms of geographical sub-areas within the Borough.

Entry-level market housing

The survey of prices and rents is focussed on 'entry-level' prices/rents. That is to say the price/rent at which there is a reasonable supply of dwellings in reasonable condition. The purpose of this approach is to ensure that when assessments are made of say first time buyers, that the prices are the appropriate ones for the typical members of this group. Thus it would in many areas involve second-hand terraced housing, rather than newbuild, which would be much more expensive. Testing affordability against newbuild would clearly produce an underestimate of those who could afford to buy.

Financial capacity

This is defined as household income+savings+equity (the value of the property owned by owner-occupiers, typically the family home, net of mortgage). This provides an indication, when put on a capital basis, of the amount which the household could afford to pay for housing. Since equity is now a substantial part of the overall financial capacity of the large fraction of owner-occupiers it is essential to use this measure rather than the old price/income ratio to measure the activity of a housing market.

Forecast

Either of housing needs or requirements is a prediction of numbers which would arise in future years based on a model of the determinants of those numbers and assumptions about (a) the behaviour of households and the market and (b) how the key determinants are likely to change. It involves understanding relationships and predicting behaviour in response to preferences and economic conditions.

Grossing-up

Converting the numbers of actual responses in a social survey to an estimate of the number for the whole population. This normally involves dividing the expected number in a group by the number of responses in the survey.

Headship rates

Measures the proportion of individuals in the population, in a particular age/sex/marital status group, who head a household. Projected headship rates are applied to projected populations to produce projected numbers of households.

Household

One person living alone or a group of people who have the address as their only or main residence and who either share one meal a day or share a living room.

Household formation

The process whereby individuals in the population form separate households. 'Gross' or 'new' household formation refers to households which form over a period of time, conventionally one year. This is equal to the number of households existing at the end of the year which did not exist as separate households at the beginning of the year (not counting 'successor' households, when the former head of household dies or departs).

(A) household living within another household

Is a household living as part of another household of which they are neither the head or the partner of the head.

Households sharing

Are households (including single people) who live in non-self-contained accommodation but do not share meals or a living room (e.g. five adults sharing a house like this constitute five one-person households).

Housing demand

The quantity of housing that households are willing and able to buy or rent.

Housing Market Area

The geographical area in which a substantial majority of the employed population both live and work, and where most of those changing home without changing employment choose to stay.

Housing need

Housing need is defined as the number of households who lack their own housing or who live in unsuitable housing and who cannot afford to meet their housing needs in the market.

Housing Register

A database of all individuals or households who have applied to a local authority or RSL for a social tenancy or access to some other form of affordable housing. Housing Registers, often called Waiting Lists, may include not only people with general needs but people with support needs or requiring access because of special circumstances, including homelessness.

Housing size

Measured in terms of the number of bedrooms, habitable rooms or floorspace. This Guidance uses the number of bedrooms.

Housing type

Refers to the type of dwelling, for example, flat, house, specialist accommodation.

Income

Income means gross household income unless otherwise qualified.

Intermediate Housing

PPS3 defines intermediate housing as 'housing at prices and rents above those of social rent but below market prices or rents and which meet the criteria set out above. These can include shared equity products (e.g. HomeBuy), other low cost homes for sale and intermediate rent.'

Lending multiplier

The number of times a household's gross annual income a mortgage lender will normally be willing to lend. The most common multipliers quoted are 3.5 times income for a one-income household and 2.9 times total income for dual income households.

Lower quartile

The value below which one quarter of the cases falls. In relation to house prices, it means the price of the house that is one-quarter of the way up the ranking from the cheapest to the most expensive.

Market housing/low cost market housing

This is defined by CLG as anything not affordable. In the Housing Gaps Figure (see SHMA report): anything above market entry. CLG has not defined 'low cost market' other than that it falls within the market range. Since this is very wide, it is not very helpful. The most useful kind of low cost market would be that which falls into the rent/buy gap on the Housing Gaps Figure. Shared ownership would provide a partial equity solution for those unable to afford second hand entry-level purchase, for example.

Mean

The mean is the most common form of average used. It is calculated by dividing the sum of a distribution by the number of incidents in the distribution.

Median

The median is an alternative way of calculating the average. It is the middle value of the distribution when the distribution is sorted in ascending or descending order.

Migration

The movement of people between geographical areas primarily defined in this context as local authority Boroughs. The rate of migration is usually measured as an annual number of households, living in the Borough at a point in time, who are not resident in that Borough one year earlier.

Net need

The difference between need and the expected supply of available affordable housing units (e.g. from the re-letting of existing social rented dwellings).

Newly arising need

New households which are expected to form over a period of time and are likely to require some form of assistance to gain suitable housing together with other existing households whose circumstances change over the period so as to place them in a situation of need (e.g. households losing accommodation because of loss of income, relationship breakdown, eviction, or some other emergency).

Non-self-contained accommodation

Where households share a kitchen, bathroom or toilet with another household, or they share a hall or staircase that is needed to get from one part of their accommodation to another.

Overcrowding

An overcrowded dwelling is one which is below the bedroom standard. (See 'Bedroom Standard' above).

Primary data

Information that is collected from a bespoke data collection exercise (e.g. surveys, focus groups or interviews) and analysed to produce a new set of findings.

Potential households

Adult individuals, couples or lone parent families living as part of other households of which they are neither the head nor the partner of the head and who need to live in their own separate accommodation, and/or are intending to move to separate accommodation rather than continuing to live with their 'host' household.

Projection

Either of housing needs or requirements is a calculation of numbers expected in some future year or years based on the extrapolation of existing conditions and assumptions. For example, household projections calculate the number and composition of households expected at some future date(s) given the projected number of residents, broken down by age, sex and marital status, and an extrapolation of recent trends in the propensity of different groups to form separate households.

Random sample

A sample in which each member of the population has an equal chance of selection.

Relets

Social rented housing units which are vacated during a period and become potentially available for letting to new tenants.

Rounding error

Totals in tables may differ by small amounts (typically one) due to the fact that fractions have been added together differently. Thus a table total may say 2011, and if the individual cell figures are added the total may come to 2012. This is quite normal and is a result of the computer additions made. Figures should never be taken to be absolutely accurate. No such state exists. The figures in this document are robust estimates not absolutely precise ones. The usual practice is to use the stated total (in the above case 2011) rather than the figure of 2012 to which the individual figures sum. That is because the total will have resulted from a rounding after all the fractions are taken fully into account.

Sample survey

Collects information from a known proportion of a population, normally selected at random, in order to estimate the characteristics of the population as a whole.

Sampling frame

The complete list of addresses or other population units within the survey area which are the subject of the survey.

Secondary data

Existing information that someone else has collected. Data from administrative systems and some research projects are made available for others to summarise and analyse for their own purposes (e.g. Census, national surveys).

Shared equity schemes

Provide housing that is available part to buy (usually at market value) and part to rent.

SHMA (Strategic Housing Market Assessment)

SHMA derives from government guidance suggesting that the 'evidence base' required for the good planning of an area should be the product of a process rather than a technical exercise.

Social rented housing

PPS3 defines social rented housing as 'rented housing owned by local authorities and registered social landlords, for which guideline target rents are determined through the national rent regime', the proposals set out in the Three Year review of Rent Restructuring (July 2004) were implemented in policy in April 2006. It may also include rented housing owned or managed by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Housing Corporation as a condition of grant'.

Special Needs

Relating to people who have specific needs: such as those associated with a disability.

Stratified sample

A sample where the population or area is divided into a number of separate sub-sectors ('strata') according to known characteristics based, for example, on sub-areas and applying a different sampling fraction to each sub-sector.

Specialised housing

Refers to specially designed housing (such as mobility or wheelchair accommodation, hostels or group homes) or housing specifically designated for particular groups (such as retirement housing).

Supporting People

This term refers to a programme launched in 2003 which aims to provide a better quality of life for vulnerable people by aiding them to live independently and maintain their tenancies/current home life. The programme covers a wide variety of vulnerable people from travellers, to young people at risk, to those with HIV or AIDS. Supporting People provide housing related support in many different forms but include enabling individuals to access their correct benefits entitlement, ensuring they have the correct skills to manage their tenancy and providing advice on property adaptations.

Under-occupation

An under-occupied dwelling is one which exceeds the bedroom standard by two or more bedrooms.

Unsuitably housed households

All circumstances where households are living in housing which is in some way unsuitable, whether because of its size, type, design, location, condition or cost. Households can have more than one reason for being in unsuitable housing, and so care should be taken in looking at the figures: a total figure is presented for households with one or more unsuitability reason, and also totals for the numbers with each reason.

Definitions

ABI - Annual Business Inquiry

BME - Black and Minority Ethnic

CBL - Choice Based Lettings

CORE - The Continuous Recording System (Housing association and local authority lettings/new tenants)

DETR - Department of the Environment, Transport and the Regions

GIS - Geographical Information Systems

HMO - Households in Multiple Occupation

HSSA - The Housing Strategy Statistical Appendix

IMD - Indices of Multiple Deprivation

LA - Local Authority

LCHO - Low Cost Home Ownership

LDF - Local Development Framework

NeSS - Neighbourhood Statistics Service

NHSCR - National Health Service Central Register

NOMIS - National On-line Manpower Information System

NROSH - National Register of Social Housing

ODPM - Office of the Deputy Prime Minister

ONS - Office for National Statistics

PPS - Planning Policy Statement

RSL - Registered Social Landlord

RSR - Regulatory and Statistical Return (Housing Corporation)

RTB - Right to Buy

SEH - Survey of English Housing

TTWA - Travel to Work Area

Appendix A1 Ward level data

Introduction

A1.1 This appendix provides details of the key survey findings at ward level. Although the sample sizes are generally good at ward level (and all (bar one) are above the suggested figure of 100 in CLG Guidance) care should be taken when interpreting the results as the findings at this level are subject to a greater degree of 'error' when compared with the figures presented in the main body of the report for all households in the Borough.

Number of households and sample size

Table A1.1 Number of households in each ward and sample size				
Sub-area	Number of households	% of households	Sample size	% of sample
Brookwood	949	2.5%	167	5.8%
Byfleet	3,056	7.9%	150	5.2%
Goldsworth East	3,250	8.4%	212	7.4%
Goldsworth West	2,048	5.3%	187	6.5%
Hermitage & Knaphill South	2,192	5.7%	169	5.9%
Horsell East & Woodham	1,790	4.6%	170	5.9%
Horsell West	2,756	7.2%	237	8.2%
Kingfield & Westfield	2,057	5.3%	108	3.7%
Knaphill	3,797	9.9%	234	8.1%
Maybury & Sheerwater	3,562	9.3%	90	3.1%
Mayford & Sutton Green	937	2.4%	160	5.5%
Mount Hermon East	1,960	5.1%	177	6.1%
Mount Hermon West	2,930	7.6%	164	5.7%
Old Woking	1,214	3.2%	118	4.1%
Pyrford	1,965	5.1%	205	7.1%
St Johns & Hook Heath	1,854	4.8%	184	6.4%
West Byfleet	2,182	5.7%	151	5.2%
Total	38,500	100.0%	2,883	100.0%

Source: Woking Borough Council household survey (2007)

Tenure

Table A1.2 Tenure by ward

Ward	Owner-occupied (no mortgage)		Owner-occupied (with mortgage)		Social rented		Private rented		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Brookwood	331	34.9%	530	55.8%	9	0.9%	80	8.4%	949	100.0%
Byfleet	896	29.3%	1,479	48.4%	468	15.3%	214	7.0%	3,056	100.0%
Goldsworth East	915	28.1%	1,466	45.1%	391	12.0%	479	14.7%	3,250	100.0%
Goldsworth West	415	20.3%	1,245	60.8%	187	9.1%	201	9.8%	2,048	100.0%
Hermitage & Knaphill South	646	29.5%	1,055	48.2%	351	16.0%	139	6.4%	2,192	100.0%
Horsell East & Woodham	817	45.6%	817	45.7%	64	3.6%	92	5.1%	1,790	100.0%
Horsell West	1,035	37.6%	1,208	43.8%	382	13.9%	131	4.7%	2,756	100.0%
Kingfield & Westfield	625	30.4%	950	46.2%	388	18.9%	94	4.6%	2,057	100.0%
Knaphill	1,094	28.8%	2,074	54.6%	233	6.1%	396	10.4%	3,797	100.0%
Maybury & Sheerwater	754	21.2%	931	26.1%	1,510	42.4%	367	10.3%	3,562	100.0%
Mayford & Sutton Green	464	49.5%	435	46.4%	0	0.0%	38	4.1%	937	100.0%
Mount Hermon East	740	37.7%	767	39.1%	108	5.5%	345	17.6%	1,960	100.0%
Mount Hermon West	858	29.3%	1,211	41.3%	157	5.4%	705	24.1%	2,930	100.0%
Old Woking	243	20.1%	626	51.6%	258	21.3%	86	7.1%	1,214	100.0%
Pyrford	1,137	57.9%	717	36.5%	41	2.1%	70	3.5%	1,965	100.0%
St Johns & Hook Heath	706	38.1%	916	49.4%	92	5.0%	140	7.5%	1,854	100.0%
West Byfleet	916	42.0%	889	40.8%	55	2.5%	321	14.7%	2,182	100.0%
Total	12,591	32.7%	17,316	45.0%	4,696	12.2%	3,897	10.1%	38,500	100.0%

Source: Woking Borough Council household survey (2007)

Dwelling types

Table A1.3 Dwelling type by ward (households)

Ward	Detached house	Semi detached house	Terraced house	Detached bungalow	Semi or terraced bungalow	Flat	Total
Brookwood	414	213	243	24	22	34	949
Byfleet	284	1,074	728	49	186	736	3,056
Goldsworth East	879	429	628	89	148	1,077	3,250
Goldsworth West	274	300	1,333	16	30	96	2,048
Hermitage & Knaphill South	238	617	767	22	85	463	2,192
Horsell East & Woodham	1,237	123	26	92	13	299	1,790
Horsell West	941	834	206	223	127	426	2,756
Kingfield & Westfield	438	821	360	168	79	190	2,057
Knaphill	995	933	1,038	31	171	631	3,797
Maybury & Sheerwater	151	1,105	1,057	0	0	1,250	3,562
Mayford & Sutton Green	458	292	28	138	20	0	937
Mount Hermon East	950	251	124	72	62	503	1,960
Mount Hermon West	426	111	584	92	0	1,717	2,930
Old Woking	77	583	289	8	87	169	1,214
Pyrford	1,235	245	112	232	74	67	1,965
St Johns & Hook Heath	932	262	232	55	11	362	1,854
West Byfleet	1,254	172	247	59	16	433	2,182
Total	11,181	8,366	8,003	1,369	1,131	8,452	38,500

Source: Woking Borough Council household survey (2007)

Table A1.4 Dwelling type by ward (percentages)

Ward	Detached house	Semi detached house	Terraced house	Detached bungalow	Semi or terraced bungalow	Flat	Total
Brookwood	43.6%	22.4%	25.6%	2.5%	2.4%	3.6%	100.0%
Byfleet	9.3%	35.2%	23.8%	1.6%	6.1%	24.1%	100.0%
Goldsworth East	27.1%	13.2%	19.3%	2.7%	4.5%	33.1%	100.0%
Goldsworth West	13.4%	14.6%	65.1%	0.8%	1.5%	4.7%	100.0%
Hermitage & Knaphill South	10.9%	28.2%	35.0%	1.0%	3.9%	21.1%	100.0%
Horsell East & Woodham	69.1%	6.9%	1.5%	5.1%	0.7%	16.7%	100.0%
Horsell West	34.1%	30.2%	7.5%	8.1%	4.6%	15.4%	100.0%
Kingfield & Westfield	21.3%	39.9%	17.5%	8.2%	3.9%	9.3%	100.0%
Knaphill	26.2%	24.6%	27.3%	0.8%	4.5%	16.6%	100.0%
Maybury & Sheerwater	4.2%	31.0%	29.7%	0.0%	0.0%	35.1%	100.0%
Mayford & Sutton Green	48.9%	31.2%	3.0%	14.8%	2.1%	0.0%	100.0%
Mount Hermon East	48.4%	12.8%	6.3%	3.6%	3.2%	25.7%	100.0%
Mount Hermon West	14.5%	3.8%	19.9%	3.1%	0.0%	58.6%	100.0%
Old Woking	6.3%	48.1%	23.8%	0.7%	7.2%	13.9%	100.0%
Pyrford	62.8%	12.5%	5.7%	11.8%	3.8%	3.4%	100.0%
St Johns & Hook Heath	50.2%	14.1%	12.5%	3.0%	0.6%	19.5%	100.0%
West Byfleet	57.5%	7.9%	11.3%	2.7%	0.7%	19.9%	100.0%
Total	29.0%	21.7%	20.8%	3.6%	2.9%	22.0%	100.0%

Source: Woking Borough Council household survey (2007)

Household type

Table A1.5 Household type by ward (households)

Ward	Single pensioners	2 or more pensioners	Single non-pensioners	2 or more adults - no children	Lone parent	2+ adults 1 child	2+ adults 2+ children	Total
Brookwood	73	67	59	440	37	116	158	949
Byfleet	526	372	562	732	136	360	369	3,056
Goldsworth East	372	183	802	1,190	114	324	265	3,250
Goldsworth West	194	91	450	787	50	285	191	2,048
Hermitage & Knaphill South	290	199	277	817	83	235	289	2,192
Horsell East & Woodham	232	296	45	623	21	257	315	1,790
Horsell West	514	355	272	857	92	319	346	2,756
Kingfield & Westfield	297	206	218	697	19	289	330	2,057
Knaphill	286	373	662	1,273	137	544	522	3,797
Maybury & Sheerwater	675	38	947	1,169	182	214	338	3,562
Mayford & Sutton Green	121	185	26	301	5	98	201	937
Mount Hermon East	171	202	306	884	47	119	232	1,960
Mount Hermon West	481	235	495	1,194	26	253	246	2,930
Old Woking	187	68	159	356	63	191	189	1,214
Pyrford	294	454	81	698	35	192	211	1,965
St Johns & Hook Heath	163	300	284	605	11	208	284	1,854
West Byfleet	392	291	230	854	21	145	249	2,182
Total	5,269	3,915	5,876	13,477	1,077	4,151	4,735	38,500

Source: Woking Borough Council household survey (2007)

Table A1.6 Household type by ward (percentages)

Ward	Single pensioners	2 or more pensioners	Single non-pensioners	2 or more adults - no children	Lone parent	2+ adults 1 child	2+ adults 2+ children	Total
Brookwood	7.7%	7.0%	6.2%	46.3%	3.8%	12.2%	16.6%	100.0%
Byfleet	17.2%	12.2%	18.4%	24.0%	4.5%	11.8%	12.1%	100.0%
Goldsworth East	11.4%	5.6%	24.7%	36.6%	3.5%	10.0%	8.1%	100.0%
Goldsworth West	9.5%	4.4%	22.0%	38.4%	2.4%	13.9%	9.3%	100.0%
Hermitage & Knaphill South	13.2%	9.1%	12.6%	37.3%	3.8%	10.7%	13.2%	100.0%
Horsell East & Woodham	13.0%	16.6%	2.5%	34.8%	1.2%	14.4%	17.6%	100.0%
Horsell West	18.7%	12.9%	9.9%	31.1%	3.3%	11.6%	12.6%	100.0%
Kingfield & Westfield	14.4%	10.0%	10.6%	33.9%	0.9%	14.1%	16.0%	100.0%
Knaphill	7.5%	9.8%	17.4%	33.5%	3.6%	14.3%	13.7%	100.0%
Maybury & Sheerwater	18.9%	1.1%	26.6%	32.8%	5.1%	6.0%	9.5%	100.0%
Mayford & Sutton Green	12.9%	19.8%	2.8%	32.1%	0.6%	10.4%	21.5%	100.0%
Mount Hermon East	8.7%	10.3%	15.6%	45.1%	2.4%	6.1%	11.8%	100.0%
Mount Hermon West	16.4%	8.0%	16.9%	40.7%	0.9%	8.6%	8.4%	100.0%
Old Woking	15.4%	5.6%	13.1%	29.3%	5.2%	15.8%	15.6%	100.0%
Pyrford	15.0%	23.1%	4.1%	35.5%	1.8%	9.8%	10.8%	100.0%
St Johns & Hook Heath	8.8%	16.2%	15.3%	32.6%	0.6%	11.2%	15.3%	100.0%
West Byfleet	18.0%	13.3%	10.5%	39.1%	1.0%	6.6%	11.4%	100.0%
Total	13.7%	10.2%	15.3%	35.0%	2.8%	10.8%	12.3%	100.0%

Source: Woking Borough Council household survey (2007)

Household size**Table A1.7 Household size by ward**

Ward	One person		Two people		Three people		Four or more people		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Brookwood	132	14.0%	338	35.6%	228	24.1%	251	26.4%	949	100.0%
Byfleet	1,088	35.6%	895	29.3%	438	14.3%	636	20.8%	3,056	100.0%
Goldsworth East	1,174	36.1%	1,019	31.4%	577	17.7%	480	14.8%	3,250	100.0%
Goldsworth West	644	31.4%	787	38.4%	309	15.1%	308	15.0%	2,048	100.0%
Hermitage & Knaphill South	567	25.9%	784	35.8%	356	16.2%	485	22.1%	2,192	100.0%
Horsell East & Woodham	277	15.5%	711	39.7%	312	17.4%	491	27.4%	1,790	100.0%
Horsell West	787	28.5%	901	32.7%	464	16.8%	605	21.9%	2,756	100.0%
Kingfield & Westfield	515	25.0%	646	31.4%	375	18.2%	521	25.3%	2,057	100.0%
Knaphill	948	25.0%	1,360	35.8%	676	17.8%	813	21.4%	3,797	100.0%
Maybury & Sheerwater	1,622	45.5%	943	26.5%	341	9.6%	656	18.4%	3,562	100.0%
Mayford & Sutton Green	147	15.7%	384	41.0%	125	13.3%	281	30.0%	937	100.0%
Mount Hermon East	477	24.3%	856	43.6%	254	13.0%	374	19.1%	1,960	100.0%
Mount Hermon West	977	33.3%	1,192	40.7%	365	12.5%	397	13.5%	2,930	100.0%
Old Woking	346	28.5%	408	33.6%	189	15.6%	271	22.3%	1,214	100.0%
Pyrford	376	19.1%	924	47.0%	284	14.4%	382	19.4%	1,965	100.0%
St Johns & Hook Heath	446	24.1%	706	38.1%	250	13.5%	452	24.4%	1,854	100.0%
West Byfleet	622	28.5%	816	37.4%	329	15.1%	415	19.0%	2,182	100.0%
Total	11,145	28.9%	13,669	35.5%	5,871	15.2%	7,816	20.3%	38,500	100.0%

Source: Woking Borough Council household survey (2007)

Overcrowding and under-occupation

Table A1.8 Overcrowding/under-occupation by ward

Ward	Overcrowded		OK		Under-occupied		Total	
	No.	%	No.	%	No.	%	No.	%
Brookwood	5	0.5%	382	40.2%	563	59.3%	949	100.0%
Byfleet	20	0.6%	1,955	64.0%	1,082	35.4%	3,056	100.0%
Goldsworth East	103	3.2%	2,144	66.0%	1,003	30.9%	3,250	100.0%
Goldsworth West	113	5.5%	1,426	69.6%	509	24.9%	2,048	100.0%
Hermitage & Knaphill South	29	1.3%	1,546	70.5%	617	28.1%	2,192	100.0%
Horsell East & Woodham	14	0.8%	642	35.9%	1,135	63.4%	1,790	100.0%
Horsell West	71	2.6%	1,359	49.3%	1,325	48.1%	2,756	100.0%
Kingfield & Westfield	78	3.8%	1,345	65.4%	635	30.8%	2,057	100.0%
Knaphill	38	1.0%	2,183	57.5%	1,576	41.5%	3,797	100.0%
Maybury & Sheerwater	182	5.1%	2,684	75.3%	696	19.6%	3,562	100.0%
Mayford & Sutton Green	8	0.9%	355	37.9%	573	61.2%	937	100.0%
Mount Hermon East	17	0.9%	890	45.4%	1,053	53.7%	1,960	100.0%
Mount Hermon West	138	4.7%	2,041	69.6%	751	25.6%	2,930	100.0%
Old Woking	22	1.8%	814	67.0%	378	31.1%	1,214	100.0%
Pyrford	0	0.0%	681	34.6%	1,284	65.4%	1,965	100.0%
St Johns & Hook Heath	21	1.1%	791	42.6%	1,042	56.2%	1,854	100.0%
West Byfleet	0	0.0%	951	43.6%	1,230	56.4%	2,182	100.0%
Total	859	2.2%	22,187	57.6%	15,454	40.1%	38,500	100.0%

Source: Woking Borough Council household survey (2007)

Household mobility

Table A1.9 Length of residence by ward

Ward	Less than 1 year		1 to 2 years		3 to 5 years		Over 5 years		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Brookwood	122	12.8%	90	9.5%	156	16.4%	581	61.2%	949	100.0%
Byfleet	409	13.4%	341	11.2%	562	18.4%	1,744	57.1%	3,056	100.0%
Goldsworth East	638	19.6%	322	9.9%	543	16.7%	1,747	53.8%	3,250	100.0%
Goldsworth West	201	9.8%	280	13.7%	461	22.5%	1,107	54.0%	2,048	100.0%
Hermitage & Knaphill South	256	11.7%	158	7.2%	317	14.5%	1,460	66.6%	2,192	100.0%
Horsell East & Woodham	148	8.3%	173	9.7%	302	16.9%	1,167	65.2%	1,790	100.0%
Horsell West	230	8.3%	186	6.7%	481	17.5%	1,859	67.5%	2,756	100.0%
Kingfield & Westfield	216	10.5%	131	6.4%	378	18.4%	1,332	64.7%	2,057	100.0%
Knaphill	627	16.5%	371	9.8%	765	20.2%	2,034	53.6%	3,797	100.0%
Maybury & Sheerwater	395	11.1%	375	10.5%	529	14.9%	2,263	63.5%	3,562	100.0%
Mayford & Sutton Green	61	6.5%	53	5.7%	140	15.0%	682	72.9%	937	100.0%
Mount Hermon East	296	15.1%	179	9.2%	305	15.6%	1,180	60.2%	1,960	100.0%
Mount Hermon West	737	25.1%	402	13.7%	614	20.9%	1,178	40.2%	2,930	100.0%
Old Woking	256	21.1%	214	17.7%	256	21.1%	487	40.1%	1,214	100.0%
Pyrford	154	7.8%	54	2.8%	313	15.9%	1,444	73.5%	1,965	100.0%
St Johns & Hook Heath	266	14.4%	211	11.4%	285	15.4%	1,092	58.9%	1,854	100.0%
West Byfleet	319	14.6%	278	12.7%	336	15.4%	1,249	57.2%	2,182	100.0%
Total	5,330	13.8%	3,819	9.9%	6,744	17.5%	22,607	58.7%	38,500	100.0%

Source: Woking Borough Council household survey (2007)

Moving intentions – existing households

Table A1.10 Moving intentions of existing households by ward

Ward	Now		Within a year		1 to 2 years		Not moving with 2 years		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Brookwood	20	2.1%	82	8.6%	97	10.3%	751	79.1%	949	100.0%
Byfleet	72	2.4%	168	5.5%	273	8.9%	2,543	83.2%	3,056	100.0%
Goldsworth East	113	3.5%	415	12.8%	404	12.4%	2,319	71.3%	3,250	100.0%
Goldsworth West	94	4.6%	137	6.7%	278	13.6%	1,539	75.2%	2,048	100.0%
Hermitage & Knaphill South	32	1.5%	109	5.0%	163	7.4%	1,888	86.1%	2,192	100.0%
Horsell East & Woodham	32	1.8%	109	6.1%	85	4.8%	1,564	87.4%	1,790	100.0%
Horsell West	38	1.4%	184	6.7%	230	8.3%	2,304	83.6%	2,756	100.0%
Kingfield & Westfield	84	4.1%	101	4.9%	149	7.2%	1,724	83.8%	2,057	100.0%
Knaphill	128	3.4%	350	9.2%	489	12.9%	2,831	74.5%	3,797	100.0%
Maybury & Sheerwater	124	3.5%	370	10.4%	335	9.4%	2,732	76.7%	3,562	100.0%
Mayford & Sutton Green	7	0.8%	24	2.5%	58	6.2%	848	90.5%	937	100.0%
Mount Hermon East	59	3.0%	217	11.1%	123	6.3%	1,562	79.7%	1,960	100.0%
Mount Hermon West	146	5.0%	352	12.0%	548	18.7%	1,884	64.3%	2,930	100.0%
Old Woking	42	3.5%	107	8.9%	115	9.4%	950	78.2%	1,214	100.0%
Pyrford	0	0.0%	60	3.1%	54	2.8%	1,850	94.2%	1,965	100.0%
St Johns & Hook Heath	63	3.4%	93	5.0%	81	4.4%	1,617	87.2%	1,854	100.0%
West Byfleet	0	0.0%	181	8.3%	179	8.2%	1,822	83.5%	2,182	100.0%
Total	1,053	2.7%	3,058	7.9%	3,661	9.5%	30,727	79.8%	38,500	100.0%

Source: Woking Borough Council household survey (2007)

Newly forming households

Table A1.11 Rate of new household formation by ward

Ward	Number of households intending to form in the next two years	Number of existing households	Annual rate of household formation
Brookwood	112	949	5.9%
Byfleet	183	3,056	3.0%
Goldsworth East	296	3,250	4.6%
Goldsworth West	85	2,048	2.1%
Hermitage & Knaphill South	130	2,192	3.0%
Horsell East & Woodham	107	1,790	3.0%
Horsell West	128	2,756	2.3%
Kingfield & Westfield	134	2,057	3.2%
Knaphill	241	3,797	3.2%
Maybury & Sheerwater	245	3,562	3.4%
Mayford & Sutton Green	62	937	3.3%
Mount Hermon East	152	1,960	3.9%
Mount Hermon West	148	2,930	2.5%
Old Woking	44	1,214	1.8%
Pyrford	79	1,965	2.0%
St Johns & Hook Heath	244	1,854	6.6%
West Byfleet	187	2,182	4.3%
Total	2,576	38,500	3.3%

Source: Woking Borough Council household survey (2007)

Car ownership

Table A1.12 Car ownership by ward

Ward	None		One		Two		Three or more		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Brookwood	66	6.9%	325	34.3%	427	45.0%	131	13.8%	949	100.0%
Byfleet	343	11.2%	1,453	47.5%	1,085	35.5%	176	5.8%	3,056	100.0%
Goldsworth East	697	21.4%	1,582	48.7%	787	24.2%	183	5.6%	3,250	100.0%
Goldsworth West	199	9.7%	1,075	52.5%	648	31.6%	126	6.2%	2,048	100.0%
Hermitage & Knaphill South	280	12.8%	916	41.8%	825	37.6%	171	7.8%	2,192	100.0%
Horsell East & Woodham	98	5.5%	606	33.9%	833	46.5%	253	14.1%	1,790	100.0%
Horsell West	342	12.4%	1,377	50.0%	752	27.3%	285	10.3%	2,756	100.0%
Kingfield & Westfield	387	18.8%	846	41.1%	696	33.8%	128	6.2%	2,057	100.0%
Knaphill	325	8.6%	1,505	39.6%	1,599	42.1%	369	9.7%	3,797	100.0%
Maybury & Sheerwater	1,544	43.3%	1,367	38.4%	560	15.7%	91	2.6%	3,562	100.0%
Mayford & Sutton Green	45	4.8%	235	25.1%	522	55.7%	136	14.5%	937	100.0%
Mount Hermon East	239	12.2%	815	41.6%	647	33.0%	258	13.2%	1,960	100.0%
Mount Hermon West	588	20.1%	1,662	56.7%	539	18.4%	141	4.8%	2,930	100.0%
Old Woking	216	17.8%	516	42.5%	450	37.1%	31	2.5%	1,214	100.0%
Pyrford	88	4.5%	696	35.4%	910	46.3%	271	13.8%	1,965	100.0%
St Johns & Hook Heath	71	3.8%	719	38.8%	823	44.4%	240	13.0%	1,854	100.0%
West Byfleet	226	10.4%	842	38.6%	823	37.7%	290	13.3%	2,182	100.0%
Total	5,755	14.9%	16,537	43.0%	12,927	33.6%	3,281	8.5%	38,500	100.0%

Source: Woking Borough Council household survey (2007)

Economic status

Table A1.13 Economic status of household head by ward

Ward	Working		Unemployed		Retired		Other		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Brookwood	617	65.0%	4	0.4%	218	22.9%	110	11.6%	949	100.0%
Byfleet	1,908	62.4%	50	1.6%	993	32.5%	105	3.4%	3,056	100.0%
Goldsworth East	2,222	68.4%	51	1.6%	708	21.8%	270	8.3%	3,250	100.0%
Goldsworth West	1,607	78.5%	24	1.2%	316	15.4%	100	4.9%	2,048	100.0%
Hermitage & Knaphill South	1,376	62.8%	41	1.9%	608	27.8%	166	7.6%	2,192	100.0%
Horsell East & Woodham	1,025	57.3%	0	0.0%	584	32.6%	181	10.1%	1,790	100.0%
Horsell West	1,556	56.4%	61	2.2%	946	34.3%	193	7.0%	2,756	100.0%
Kingfield & Westfield	1,155	56.1%	118	5.7%	558	27.1%	227	11.0%	2,057	100.0%
Knaphill	2,606	68.6%	65	1.7%	684	18.0%	442	11.7%	3,797	100.0%
Maybury & Sheerwater	1,936	54.3%	183	5.1%	910	25.5%	534	15.0%	3,562	100.0%
Mayford & Sutton Green	565	60.4%	13	1.4%	306	32.7%	52	5.6%	937	100.0%
Mount Hermon East	1,182	60.3%	103	5.3%	528	26.9%	148	7.5%	1,960	100.0%
Mount Hermon West	1,955	66.7%	55	1.9%	735	25.1%	185	6.3%	2,930	100.0%
Old Woking	812	66.9%	22	1.8%	279	23.0%	100	8.3%	1,214	100.0%
Pyrford	949	48.3%	14	0.7%	957	48.7%	45	2.3%	1,965	100.0%
St Johns & Hook Heath	1,227	66.2%	15	0.8%	528	28.5%	85	4.6%	1,854	100.0%
West Byfleet	1,196	54.8%	70	3.2%	786	36.0%	130	6.0%	2,182	100.0%
Total	23,893	62.1%	888	2.3%	10,644	27.6%	3,074	8.0%	38,500	100.0%

Source: Woking Borough Council household survey (2007)

Income and savings

Table A1.14 Average household income and savings by ward

Ward	Average annual gross household income	Average savings (median)
Brookwood	£75,139	£8,871
Byfleet	£36,512	£3,154
Goldsworth East	£41,457	£4,514
Goldsworth West	£39,912	£3,197
Hermitage & Knaphill South	£36,541	£3,469
Horsell East & Woodham	£80,154	£29,069
Horsell West	£55,132	£12,726
Kingfield & Westfield	£38,726	£5,140
Knaphill	£51,040	£4,414
Maybury & Sheerwater	£28,904	£1,304
Mayford & Sutton Green	£66,949	£30,765
Mount Hermon East	£81,199	£26,249
Mount Hermon West	£53,932	£7,845
Old Woking	£41,615	£1,020
Pyrford	£69,226	£39,771
St Johns & Hook Heath	£79,507	£23,776
West Byfleet	£68,362	£23,633
Average	£52,322	£7,023

Source: Woking Borough Council household survey (2007)

Unsuitable housing

Table A1.15 Location of households in unsuitable housing

Ward	In unsuitable housing		Not in unsuitable housing		Total	
	No.	%	No.	%	No.	%
Brookwood	20	2.1%	929	97.9%	949	100.0%
Byfleet	77	2.5%	2,979	97.5%	3,056	100.0%
Goldsworth East	284	8.7%	2,966	91.3%	3,250	100.0%
Goldsworth West	143	7.0%	1,905	93.0%	2,048	100.0%
Hermitage & Knaphill South	93	4.3%	2,099	95.7%	2,192	100.0%
Horsell East & Woodham	44	2.4%	1,746	97.6%	1,790	100.0%
Horsell West	96	3.5%	2,660	96.5%	2,756	100.0%
Kingfield & Westfield	162	7.9%	1,895	92.1%	2,057	100.0%
Knaphill	250	6.6%	3,547	93.4%	3,797	100.0%
Maybury & Sheerwater	478	13.4%	3,084	86.6%	3,562	100.0%
Mayford & Sutton Green	32	3.5%	904	96.5%	937	100.0%
Mount Hermon East	88	4.5%	1,872	95.5%	1,960	100.0%
Mount Hermon West	276	9.4%	2,655	90.6%	2,930	100.0%
Old Woking	66	5.5%	1,147	94.5%	1,214	100.0%
Pyrford	25	1.3%	1,940	98.7%	1,965	100.0%
St Johns & Hook Heath	46	2.5%	1,809	97.5%	1,854	100.0%
West Byfleet	54	2.5%	2,128	97.5%	2,182	100.0%
Total	2,234	5.8%	36,266	94.2%	38,500	100.0%

Source: Woking Borough Council household survey (2007)

Housing need

Table A1.16 Location of households currently in need

Ward	In need		Not in need		Total	
	No.	%	No.	%	No.	%
Brookwood	0	0.0%	949	100.0%	949	100.0%
Byfleet	32	1.1%	3,024	98.9%	3,056	100.0%
Goldsworth East	210	6.5%	3,040	93.5%	3,250	100.0%
Goldsworth West	92	4.5%	1,956	95.5%	2,048	100.0%
Hermitage & Knaphill South	24	1.1%	2,168	98.9%	2,192	100.0%
Horsell East & Woodham	0	0.0%	1,790	100.0%	1,790	100.0%
Horsell West	51	1.9%	2,705	98.1%	2,756	100.0%
Kingfield & Westfield	99	4.8%	1,958	95.2%	2,057	100.0%
Knaphill	63	1.6%	3,735	98.4%	3,797	100.0%
Maybury & Sheerwater	216	6.1%	3,346	93.9%	3,562	100.0%
Mayford & Sutton Green	8	0.9%	929	99.1%	937	100.0%
Mount Hermon East	35	1.8%	1,925	98.2%	1,960	100.0%
Mount Hermon West	113	3.8%	2,818	96.2%	2,930	100.0%
Old Woking	23	1.9%	1,191	98.1%	1,214	100.0%
Pyrford	0	0.0%	1,965	100.0%	1,965	100.0%
St Johns & Hook Heath	15	0.8%	1,839	99.2%	1,854	100.0%
West Byfleet	39	1.8%	2,142	98.2%	2,182	100.0%
Total	1,019	2.6%	37,481	97.4%	38,500	100.0%

Source: Woking Borough Council household survey (2007)

Future need

Table A1.17 Location of households in future need (annual)						
Ward	In need		Not in need		Total	
	No.	%	No.	%	No.	%
Brookwood	7	0.8%	942	99.2%	949	100.0%
Byfleet	160	5.2%	2,896	94.8%	3,056	100.0%
Goldsworth East	268	8.2%	2,982	91.8%	3,250	100.0%
Goldsworth West	79	3.9%	1,969	96.1%	2,048	100.0%
Hermitage & Knaphill South	87	4.0%	2,105	96.0%	2,192	100.0%
Horsell East & Woodham	15	0.8%	1,775	99.2%	1,790	100.0%
Horsell West	45	1.6%	2,711	98.4%	2,756	100.0%
Kingfield & Westfield	103	5.0%	1,954	95.0%	2,057	100.0%
Knaphill	223	5.9%	3,574	94.1%	3,797	100.0%
Maybury & Sheerwater	168	4.7%	3,394	95.3%	3,562	100.0%
Mayford & Sutton Green	0	0.0%	937	100.0%	937	100.0%
Mount Hermon East	127	6.5%	1,834	93.5%	1,960	100.0%
Mount Hermon West	147	5.0%	2,783	95.0%	2,930	100.0%
Old Woking	74	6.1%	1,140	93.9%	1,214	100.0%
Pyrford	37	1.9%	1,928	98.1%	1,965	100.0%
St Johns & Hook Heath	110	5.9%	1,744	94.1%	1,854	100.0%
West Byfleet	53	2.4%	2,129	97.6%	2,182	100.0%
Total	1,705	4.4%	36,795	95.6%	38,500	100.0%

Source: Woking Borough Council household survey (2007)

Special needs households

Table A1.18 Location of special needs households

Ward	Special needs		Non-special needs		Total	
	No.	%	No.	%	No.	%
Brookwood	93	9.8%	856	90.2%	949	100.0%
Byfleet	450	14.7%	2,607	85.3%	3,056	100.0%
Goldsworth East	377	11.6%	2,873	88.4%	3,250	100.0%
Goldsworth West	257	12.5%	1,791	87.5%	2,048	100.0%
Hermitage & Knaphill South	336	15.4%	1,855	84.6%	2,192	100.0%
Horsell East & Woodham	255	14.2%	1,535	85.8%	1,790	100.0%
Horsell West	395	14.3%	2,361	85.7%	2,756	100.0%
Kingfield & Westfield	218	10.6%	1,839	89.4%	2,057	100.0%
Knaphill	317	8.3%	3,480	91.7%	3,797	100.0%
Maybury & Sheerwater	761	21.4%	2,801	78.6%	3,562	100.0%
Mayford & Sutton Green	105	11.2%	831	88.8%	937	100.0%
Mount Hermon East	183	9.3%	1,778	90.7%	1,960	100.0%
Mount Hermon West	416	14.2%	2,514	85.8%	2,930	100.0%
Old Woking	196	16.1%	1,018	83.9%	1,214	100.0%
Pyrford	237	12.0%	1,728	88.0%	1,965	100.0%
St Johns & Hook Heath	152	8.2%	1,703	91.8%	1,854	100.0%
West Byfleet	272	12.5%	1,910	87.5%	2,182	100.0%
Total	5,019	13.0%	33,481	87.0%	38,500	100.0%

Source: Woking Borough Council household survey (2007)

Older person households

Table A1.19 Location of older person only households

Ward	Older person only households		Other households		Total	
	No.	%	No.	%	No.	%
Brookwood	140	14.8%	809	85.2%	949	100.0%
Byfleet	897	29.4%	2,159	70.6%	3,056	100.0%
Goldsworth East	555	17.1%	2,695	82.9%	3,250	100.0%
Goldsworth West	285	13.9%	1,763	86.1%	2,048	100.0%
Hermitage & Knaphill South	490	22.3%	1,702	77.7%	2,192	100.0%
Horsell East & Woodham	529	29.5%	1,262	70.5%	1,790	100.0%
Horsell West	870	31.6%	1,886	68.4%	2,756	100.0%
Kingfield & Westfield	504	24.5%	1,554	75.5%	2,057	100.0%
Knaphill	659	17.4%	3,138	82.6%	3,797	100.0%
Maybury & Sheerwater	712	20.0%	2,850	80.0%	3,562	100.0%
Mayford & Sutton Green	306	32.7%	631	67.3%	937	100.0%
Mount Hermon East	373	19.0%	1,587	81.0%	1,960	100.0%
Mount Hermon West	716	24.4%	2,214	75.6%	2,930	100.0%
Old Woking	255	21.0%	959	79.0%	1,214	100.0%
Pyrford	748	38.1%	1,217	61.9%	1,965	100.0%
St Johns & Hook Heath	463	24.9%	1,392	75.1%	1,854	100.0%
West Byfleet	683	31.3%	1,499	68.7%	2,182	100.0%
Total	9,184	23.9%	29,316	76.1%	38,500	100.0%

Source: Woking Borough Council household survey (2007)

Appendix A2 Supporting information

Non-response and missing data

A2.1 Missing data is a feature of all housing surveys: mainly due to a respondent's refusal to answer a particular question (e.g. income). For all missing data in the survey imputation procedures were applied. In general, throughout the survey the level of missing data was minimal. The main exception to this was in relation to financial information, where there was an appreciable (although typical) level of non-response, with 87.1% of respondents answering the survey income question and 83.5% of respondents answering the survey savings question.

A2.2 Non-response can cause a number of problems:

- The sample size is effectively reduced so that applying the calculated weight will not give estimates for the whole population
- Variables which are derived from the combination of a number of responses each of which may be affected by item non-response (e.g. collecting both respondent and their partners income separately) may exhibit high levels of non-response
- If the amount of non-response substantially varies across sub-groups of the population this may lead to a bias of the results

A2.3 To overcome these problems missing data was 'imputed'. Imputation involves substituting for the missing value, a value given by a suitably defined 'similar' household, where the definition of similar varies depending on the actual item being imputed.

A2.4 The specific method used was to divide the sample into sub-groups based on relevant characteristics and then 'Probability Match' where a value selected from those with a similar predicted value was imputed. The main sub-groups used were tenure, household size and age of respondent.

Weighting data

A2.5 The survey data was weighted to estimated profiles of households based on various secondary sources of information. The tables below show the final estimates of the number of households in each group (for six different variables) along with the number of actual survey responses (data for tenure can be found in Chapter 2 and data for wards can be found in Appendix A1). Although in some cases it is clear that the proportion of survey responses is close to the 'expected' situation there are others where it is clear that the weighting of data was necessary to ensure that the results as presented are reflective of the household population in Woking.

Table A2.1 Accommodation type profile

Accommodation type	Estimated households	% of households	Number of returns	% of returns
Detached house/bungalow	12,549	32.6%	1,238	42.9%
Semi-detached house/bungalow	17,499	45.5%	1,200	41.6%
Flat	8,452	22.0%	445	15.4%
TOTAL	38,500	100.0%	2,883	100.0%

Source: Woking Borough Council household survey (2007)

Table A2.2 Car ownership

Cars owned	Estimated households	% of households	Number of returns	% of returns
None	5,755	14.9%	301	10.4%
One	16,537	43.0%	1,193	41.4%
Two	12,927	33.6%	1,107	38.4%
Three or more	3,281	8.5%	282	9.8%
TOTAL	38,500	100.0%	2,883	100.0%

Source: Woking Borough Council household survey (2007)

Table A2.3 Household type profile

Household type	Estimated households	% of households	Number of returns	% of returns
Single pensioner	5,269	13.7%	382	13.3%
2 or more pensioners	3,915	10.2%	409	14.2%
Single non-pensioner	5,876	15.3%	335	11.6%
Other households	23,440	60.9%	1,757	60.9%
TOTAL	38,500	100.0%	2,883	100.0%

Source: Woking Borough Council household survey (2007)

Table A2.4 Household size

Number of people in household	Estimated households	% of households	Number of returns	% of returns
One	11,145	28.9%	717	24.9%
Two	13,669	35.5%	1,128	39.1%
Three	5,871	15.2%	453	15.7%
Four	5,410	14.1%	430	14.9%
Five	1,732	4.5%	118	4.1%
Six or more	674	1.8%	37	1.3%
TOTAL	38,500	100.0%	2,883	100.0%

Source: Woking Borough Council household survey (2007)

Table A2.5 Ethnic group

Ethnic group	Estimated households	% of households	Number of returns	% of returns
White - British	32,586	84.6%	2,563	88.9%
White - Irish	694	1.8%	34	1.2%
White - other	2,420	6.3%	166	5.8%
Mixed	299	0.8%	17	0.6%
Asian	1,595	4.1%	74	2.6%
Black	418	1.1%	8	0.3%
Other	487	1.3%	21	0.7%
Total	38,500	100.0%	2,883	100.0%

Source: Woking Borough Council household survey (2007)

Table A2.6 Council Tax Band

Council Tax Band	Estimated households	% of households	Number of returns	% of returns
A & B	3,353	8.7%	160	5.5%
C	9,294	24.1%	496	17.2%
D	10,758	27.9%	740	25.7%
E	5,727	14.9%	479	16.6%
F	3,938	10.2%	368	12.8%
G & H	5,431	14.1%	640	22.2%
Total	38,500	100.0%	2,883	100.0%

Source: Woking Borough Council household survey (2007)

Appendix A3 Survey questionnaire



WOKING BOROUGH COUNCIL: HOUSING SURVEY

Dear Resident

Woking Borough Council is carrying out an important and confidential study of housing within the area and would be grateful for your help. Households across Woking are being asked to take part in a survey that will give the Council up to date information about the housing circumstances and aspirations of local people. This information will be used to help the Council develop its housing and planning policies to best meet these needs in the coming years.

Your household has been chosen at random to be included in this survey and I would be very grateful if you would take a few minutes to complete the questionnaire and return it in the pre-paid envelope. We are interested in getting a full range of views, from home owners as well as those who rent from the Council, a housing association or a private landlord. Even if you are not planning to move, the information is important, as it will help to give a balanced picture of housing circumstances in Woking. The survey includes university/college students.

The data is being collected and analysed on behalf of the Council by Fordham Research. All of the information you give will be treated as strictly confidential and will only be used for the purpose of this survey. The Council will not see any of your individual replies nor will any of the information you give be passed on to any other agency or market research organisation.

To thank you for taking part, every household that responds will be entered into a £100 cash prize draw. An ID number at the top of the form will identify your address and Fordham Research will contact you if you win.

Please return the completed questionnaire in the pre-paid envelope or send to FREEPOST RRBE-RHHK-HJLZ, Fordham Research, 64 Ship Street, Brighton, BN1 1AE by 21st November 2007.

Yours faithfully

Ray Morgan
Chief Executive

NOTES FOR COMPLETING THE QUESTIONNAIRE

Most questions are answered by ticking the appropriate box: 01

For some questions you need to write a number in a larger box: people

Please follow the questions in the numbered order unless the box you tick has a 'Go to question XX' next to it, where you will need to go to the question stated.

Most of the questions are about your **household**. A household is made up of either:

- One person living alone, or
- A group of people (not necessarily related) living at the same address with common housekeeping - so sharing at least one meal a day, **or** sharing a living/sitting room.

If you would like **help** with any of the questions or want to discuss the questionnaire, please telephone JAMES EVE at Fordham Research on the free phone number: 0800 163 231. Please also visit our website for further information:

<http://www.woking.gov.uk/council/housing/policies/housingmarketassessment>

Questionnaires in large print are also available on request.

A

YOUR HOUSEHOLD AND HOME

A1. What type of property do you and your household live in?

- Detached house 01
- Semi-detached house 02
- Terraced (including end-terrace) 03
- Detached bungalow 04
- Semi-detached/ terraced bungalow 05

- A flat, maisonette, or apartment that is:**
- Mobile or temporary structure:**
 - In a purpose built block 06
 - Part of a converted or shared house 07
 - In a commercial building 08
 - A caravan or other mobile or temporary structure 09

A2. What type of accommodation do you and your household live in?

- Ordinary accommodation 1
- Sheltered housing scheme with a warden 2
- Sheltered housing scheme without a warden 3
- Extra care housing scheme 4
- Supported Housing scheme 5
- Residential care and/or nursing home 6

A3. Do you own or rent the home?

- Own outright 01
- Own with a mortgage or loan 02
- Rent from the Council 03
- Rent from a Housing Association 04
- Rent from a private landlord or letting agency 05
- Rent from a relative or friend of a household member 06
- Tied or linked to a job 07
- Shared Ownership 08
- Other 09

A4. Is this property a second home?

- Yes 1
- No 2

A5. What is the age of your property?

- Pre 1919 1
- 1919 - 1944 2
- 1945 - 1964 3
- 1965 - 1980 4
- 1981 - 1990 5
- Post 1990 6

A6. How many bedrooms does your home have? Please include bedsits/studios as 1 bedroom.

single bedroom(s) double bedroom(s)

A7. a) How many people (including you) currently live in your household?

b) How many couples are there?

a) people b) couple(s)

A8. Please enter information for each person in your household in the table below. (If there are more than six household members, please give details for the six oldest members).

Person	a) Relationship to Respondent	b) Age	c) Sex (M/F)	d) Working Status (See list below)	e) Employment Group (See list below)
Example	Wife	37	F	1	2
1	Respondent/ You				
2					
3					
4					
5					
6					

d) Working Status

- 1) Full-time employment
- 2) Part-time employment
- 3) Self employed
- 4) Unemployed
- 5) Full-time student (16+ years)
- 6) School/pre school/nursery
- 7) Retired
- 8) Looking after home/family
- 9) Permanently sick/disabled
- 10) Other

e) Employment Group

- 1) Agriculture and fishing
- 2) Mining and quarrying
- 3) Energy and water
- 4) Manufacturing
- 5) Construction
- 6) Wholesale and retail trade
- 7) Hotels and catering
- 8) Transport, storage and communications
- 9) Banking, finance and insurance
- 10) Property development and business activities
- 11) Central and local government
- 12) Defence
- 13) Education
- 14) Health and social work
- 15) Other

A9. How many cars or vans are owned or can be used by one or more members of your household?

- None 1
- One 2
- Two 3
- Three or more 4

A10. How do you and your partner (if applicable) travel to work? Please tick the type of transport used for the longest part (by distance) of your usual journey to work.

	a) Self	b) Partner		a) Self	b) Partner
Work mainly from home.....	<input type="checkbox"/> 01	<input type="checkbox"/> 01	Bus.....	<input type="checkbox"/> 06	<input type="checkbox"/> 06
On foot.....	<input type="checkbox"/> 02	<input type="checkbox"/> 02	Train.....	<input type="checkbox"/> 07	<input type="checkbox"/> 07
Bicycle.....	<input type="checkbox"/> 03	<input type="checkbox"/> 03	Other.....	<input type="checkbox"/> 08	<input type="checkbox"/> 08
Car.....	<input type="checkbox"/> 04	<input type="checkbox"/> 04	Not in employment.....	<input type="checkbox"/> 09	<input type="checkbox"/> 09
Motor Cycle.....	<input type="checkbox"/> 05	<input type="checkbox"/> 05	No partner.....	<input type="checkbox"/> 10	<input type="checkbox"/> 10

If both you and your partner (if applicable) are not in employment then please go to question A13

A11. Please tick the appropriate box for where you and your partner (if applicable) work. If this is in Woking, please tick box 2 then enter the area code from the map enclosed.

	a) Self	b) Partner		a) Self	b) Partner
Work mainly from home.....	<input type="checkbox"/> 1	<input type="checkbox"/> 1	In the Waverley Borough Council area.....	<input type="checkbox"/> 4	<input type="checkbox"/> 4
In the Woking Borough Council area.....	<input type="checkbox"/> 2	<input type="checkbox"/> 2	Other neighbouring Council area.....	<input type="checkbox"/> 5	<input type="checkbox"/> 5
Woking – Enter area code from map.....	<input type="text"/>	<input type="text"/>	In Greater London.....	<input type="checkbox"/> 6	<input type="checkbox"/> 6
In the Guildford Borough Council area.....	<input type="checkbox"/> 3	<input type="checkbox"/> 3	Elsewhere in the South East.....	<input type="checkbox"/> 7	<input type="checkbox"/> 7
			Elsewhere in the UK/Abroad.....	<input type="checkbox"/> 8	<input type="checkbox"/> 8

A12. How far in miles do you and your partner travel to work?

a) Self miles b) Partner miles

A13. How easy is it for you to get to each of the following?

		Easy	Quite difficult	Very difficult
a) Grocery shops.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 3
b) Post office.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 3
c) Bank/building society.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 3
d) Leisure facilities.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 3
e) Doctor.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 3
f) Hospital.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 3
g) Schools/educational or training facilities.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 3

A14. Please tick whether the following are no problem, a problem, or a serious problem. Please tick one box per item

		Not a problem/ not applicable	A problem	A serious problem
a) The health of someone in your household is suffering because of condition of your home.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 3
b) Your home is in major disrepair.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 3
c) You need minor improvements made to your home.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 3
d) You have difficulty maintaining your home.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 3
e) You have difficulty paying your energy bills.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 3
f) You have to share a bathroom/toilet/kitchen with another household.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 3
g) You are lacking basic facilities (such as bathroom/toilet/kitchen).....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 3
h) Your accommodation is too expensive.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 3
i) You are under notice of eviction/re-possession, real threat of notice, or your lease is coming to an end.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 3
j) Someone in your household is suffering harassment or threats of harassment from neighbours or others living in the vicinity.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 3
k) Someone in your household has difficulty using stairs and/or lifts to or within your home.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 3
l) You need to be close to a relative/friend to give and/or receive care.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 3
m) A household member is unable to get employment locally.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 3
n) A household member is unable to access other important facilities.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 3
o) Public transport provision near home does not provide for your household's needs.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3	<input type="checkbox"/> 3

B

PREVIOUS MOVES & ACCOMMODATION

B1. When did you move to your current home?

Within the last year.....	<input type="checkbox"/> 1	Go to question B2
1 to 2 years ago.....	<input type="checkbox"/> 2	Go to question B2
2 to 5 years ago.....	<input type="checkbox"/> 3	Go to question C1
Over 5 years ago/always lived here.....	<input type="checkbox"/> 4	Go to question C1

B2. What was your last home?

- Owner occupied (with/without mortgage) 01
- House/ flat share, or lodging in private rented sector 02
- Living with parents, relatives or friends..... 03
- Rented from a Council..... 04
- Rented from a Housing Association 05
- Rented from a private landlord 06
- Tied or linked to a job 07
- Shared Ownership..... 08
- Previously homeless or in temporary accommodation 09
- Other..... 10

B3. Where was your last home? If it was in Woking, please tick box 1 then enter the area code from the map enclosed

- In the Woking Borough Council area 1
- Woking – Enter area code from map
- In the Guildford Borough Council area 2
- In the Waverley Borough Council area 3
- In Greater London..... 4
- Other neighbouring Council area 5
- Elsewhere in the South East..... 6
- Elsewhere in the UK /Abroad..... 7

B4. Were any of the following important reasons in the decision to move? Please tick as many as apply

- To move to cheaper accommodation 01
- Previous home was too small 02
- Previous home was too big..... 03
- Access problems (e.g. steps, stairs)..... 04
- You were the victim of harassment..... 05
- Relationship breakdown 06
- To move to live with partner..... 07
- To move closer to transport links..... 08
- To move closer to friends/family 09
- To live closer to employment or other facilities..... 10
- To move closer to shops and services 11
- To move to a better environment..... 12
- To move to a safer area 13
- To move into a school catchment area..... 14
- To live independently 15
- To receive higher levels of care..... 16
- Unable to manage in previous home 17

Other <Please state> _____



SUPPORT NEEDS

C1. Do you or any of your household need support for any of the reasons listed below? If anyone has more than one need for support, please tick more than one box for that person. If there are more than three people with a need for support please answer for those with the greatest needs. If your household has no support needs, please go to D1

	First Person	Second Person	Third Person
Frail elderly.....	<input type="checkbox"/> 1	<input type="checkbox"/> 1	<input type="checkbox"/> 1
A medical condition.....	<input type="checkbox"/> 2	<input type="checkbox"/> 2	<input type="checkbox"/> 2
A physical disability.....	<input type="checkbox"/> 3	<input type="checkbox"/> 3	<input type="checkbox"/> 3
A learning difficulty.....	<input type="checkbox"/> 4	<input type="checkbox"/> 4	<input type="checkbox"/> 4
A mental health problem.....	<input type="checkbox"/> 5	<input type="checkbox"/> 5	<input type="checkbox"/> 5
A sensory disability.....	<input type="checkbox"/> 6	<input type="checkbox"/> 6	<input type="checkbox"/> 6
Other.....	<input type="checkbox"/> 7	<input type="checkbox"/> 7	<input type="checkbox"/> 7

C2. Please enter their person number from question A8

C3. How could the accommodation or services for your (their) support needs best be improved? Please also say if you already have these improvements. Please tick one box per item

	Need	No Need	Already Have
a) Lift/Stair lift	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
b) Extra handrails	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
c) Other alterations to improve accessibility (e.g. ramps to front door)	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
d) Downstairs toilet.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
e) Low level shower unit.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
f) Other alterations to the bathroom/toilet.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
g) Alterations to the kitchen (e.g. low level units)	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
h) Emergency alarm.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
i) Car parking space near to front door of home.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
j) More support services to your present home (such as a home carer, meals on wheels etc) ...	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
k) Need support managing finances, completing forms etc	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
l) Need help maintaining home e.g. handyman service	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3
m) Need to move to alternative housing with specialist adaptations or care/support.....	<input type="checkbox"/> 1	<input type="checkbox"/> 2	<input type="checkbox"/> 3

D

FUTURE HOUSING INTENTIONS

D1. Does your household need and/or is it likely to move to a different home...

- Now 1 Go to question D2
 Within a year..... 2 Go to question D2
 In 1 to 2 years..... 3 Go to question D2
 In 2 to 5 years..... 4 Go to question E1
 No need/not likely to move 5 Go to question E1

D2. How many bedrooms would you a) LIKE and b) EXPECT?

a) Like bedroom(s)

b) Expect bedroom(s)

D3. What are the main reasons for moving to a different home? Please tick as many as apply

- | | |
|---|---|
| To move to cheaper accommodation <input type="checkbox"/> 01 | To live closer to employment or other facilities..... <input type="checkbox"/> 10 |
| Your home is too small <input type="checkbox"/> 02 | To move closer to shops and services <input type="checkbox"/> 11 |
| Your home is too big..... <input type="checkbox"/> 03 | To move to a better environment..... <input type="checkbox"/> 12 |
| Access problems (e.g. steps, stairs)..... <input type="checkbox"/> 04 | To move to a safer area <input type="checkbox"/> 13 |
| You are the victim of harassment <input type="checkbox"/> 05 | To move into a school catchment area..... <input type="checkbox"/> 14 |
| Relationship breakdown <input type="checkbox"/> 06 | To live independently <input type="checkbox"/> 15 |
| To move to live with partner..... <input type="checkbox"/> 07 | To receive higher levels of care..... <input type="checkbox"/> 16 |
| To move closer to transport links..... <input type="checkbox"/> 08 | Unable to manage in current home <input type="checkbox"/> 17 |
| To move closer to family/ friends <input type="checkbox"/> 09 | |
| Other <Please state> | |

D4. Please state where you would a) most LIKE to move to and please also state where you b) EXPECT to move to. If this is in Woking please tick 1 and enter area code, giving one response for a) Like and one for b) Expect.

- | a) Like | | b) Expect | | a) Like | | b) Expect | |
|--|---------------------------------|--|---------------------------------|---------|--|-----------|--|
| In the Woking Borough Council area..... <input type="checkbox"/> 1..... | <input type="checkbox"/> 1..... | Other neighbouring Council area..... <input type="checkbox"/> 4..... | <input type="checkbox"/> 4..... | | | | |
| Woking – Enter area code from map <input type="text"/> | <input type="text"/> | In Greater London..... <input type="checkbox"/> 5..... | <input type="checkbox"/> 5..... | | | | |
| In the Guildford Borough Council area <input type="checkbox"/> 2..... | <input type="checkbox"/> 2..... | Elsewhere in the South East..... <input type="checkbox"/> 6..... | <input type="checkbox"/> 6..... | | | | |
| In the Waverley Borough Council area <input type="checkbox"/> 3..... | <input type="checkbox"/> 3..... | Elsewhere in the UK /Abroad..... <input type="checkbox"/> 7..... | <input type="checkbox"/> 7..... | | | | |

D5. What type of housing: a) would you LIKE to move to and b) would you EXPECT to move to? Please tick one response for a) Like, and one response for b) Expect.

- | a) Like | | b) Expect | | a) Like | | b) Expect | |
|---|---------------------------------|---|---------------------------------|---------|--|-----------|--|
| Buy own home..... <input type="checkbox"/> 1..... | <input type="checkbox"/> 1..... | Tied-linked to a job <input type="checkbox"/> 6..... | <input type="checkbox"/> 6..... | | | | |
| Rent from the Council..... <input type="checkbox"/> 2..... | <input type="checkbox"/> 2..... | Shared Ownership..... <input type="checkbox"/> 7..... | <input type="checkbox"/> 7..... | | | | |
| Rent from a Housing Association <input type="checkbox"/> 3..... | <input type="checkbox"/> 3..... | House/ flat share in the private rented sector..... <input type="checkbox"/> 8..... | <input type="checkbox"/> 8..... | | | | |
| Rent from a private landlord or letting agency <input type="checkbox"/> 4..... | <input type="checkbox"/> 4..... | Other..... <input type="checkbox"/> 9..... | <input type="checkbox"/> 9..... | | | | |
| Rent from a relative or friend of a household member..... <input type="checkbox"/> 5..... | <input type="checkbox"/> 5..... | | | | | | |

D6. What type of property: a) would you LIKE to move to and b) would you EXPECT to move to? Please tick one response for a) Like, and one response for b) Expect.

- | a) Like | | b) Expect | | a) Like | | b) Expect | |
|---|---------------------------------|---|---------------------------------|---------|--|-----------|--|
| Detached house <input type="checkbox"/> 1..... | <input type="checkbox"/> 1..... | Semi-detached/terraced bungalow <input type="checkbox"/> 5..... | <input type="checkbox"/> 5..... | | | | |
| Semi-detached house..... <input type="checkbox"/> 2..... | <input type="checkbox"/> 2..... | A flat, maisonette, or apartment..... <input type="checkbox"/> 6..... | <input type="checkbox"/> 6..... | | | | |
| Terraced house (including end-terrace) .. <input type="checkbox"/> 3..... | <input type="checkbox"/> 3..... | A caravan or other mobile or temporary structure..... <input type="checkbox"/> 7..... | <input type="checkbox"/> 7..... | | | | |
| Detached bungalow <input type="checkbox"/> 4..... | <input type="checkbox"/> 4..... | | | | | | |

D7. What type of accommodation: a) would you LIKE to move to and b) would you EXPECT to move to? Please tick one response for a) Like, and one response for b) Expect.

- | a) Like | | b) Expect | | a) Like | | b) Expect | |
|---|---------------------------------|--|---------------------------------|---------|--|-----------|--|
| Sheltered housing with a warden..... <input type="checkbox"/> 1..... | <input type="checkbox"/> 1..... | Extra care scheme..... <input type="checkbox"/> 4..... | <input type="checkbox"/> 4..... | | | | |
| Sheltered housing without a warden..... <input type="checkbox"/> 2..... | <input type="checkbox"/> 2..... | Residential care and/or nursing home <input type="checkbox"/> 5..... | <input type="checkbox"/> 5..... | | | | |
| Supported housing..... <input type="checkbox"/> 3..... | <input type="checkbox"/> 3..... | Ordinary accommodation <input type="checkbox"/> 6..... | <input type="checkbox"/> 6..... | | | | |

E

REQUIREMENTS OF FUTURE HOUSEHOLDS

E1. Will any of the other people in your household need and/or are they likely to move to their own separate accommodation within the next five years? For example, a son or daughter, a parent, etc

Yes 1 Go to question E2
 No 2 Go to question F1

E2. For each person that needs and/or is likely to move in the next five years, please give an indication of when they will need separate accommodation?

	Person 1	Person 2	Person 3
Now	<input type="checkbox"/> 1.....	<input type="checkbox"/> 1.....	<input type="checkbox"/> 1.....
Within a year.....	<input type="checkbox"/> 2.....	<input type="checkbox"/> 2.....	<input type="checkbox"/> 2.....
In 1 to 2 years.....	<input type="checkbox"/> 3.....	<input type="checkbox"/> 3.....	<input type="checkbox"/> 3.....
In 2 to 5 years.....	<input type="checkbox"/> 4.....	<input type="checkbox"/> 4.....	<input type="checkbox"/> 4.....

If more than one person in your household needs and/or is likely to move to their own accommodation sometime in the next 5 years – please answer for the person who will need their own accommodation/are most likely to move first.

E3. What is their relationship to the head of household?

Son/daughter	<input type="checkbox"/> 1.....	Friend	<input type="checkbox"/> 4.....
Parent/grandparent.....	<input type="checkbox"/> 2.....	Other	<input type="checkbox"/> 5.....
Other relative	<input type="checkbox"/> 3.....		

E4. Are they:

Single adult(s) without children.....	<input type="checkbox"/> 1.....	Couple with, or expecting child(ren).....	<input type="checkbox"/> 4.....
Single adult(s) with, or expecting child(ren).....	<input type="checkbox"/> 2.....	Other	<input type="checkbox"/> 5.....
Couple without children	<input type="checkbox"/> 3.....		

E5. How many bedrooms would they a) LIKE and b) EXPECT?

a) Like bedroom(s) b) Expect bedroom(s)

E6. Are they likely to be setting up home with anyone not currently living in your household?

Yes 1 No..... 2

E7. Please state where they would a) most LIKE to move to and please also state where they b) EXPECT to move to. If this is in Woking please tick 1 and enter area code, giving one response for a) Like and one for b) Expect.

	a) Like	b) Expect		a) Like	b) Expect
In the Woking Borough Council area.....	<input type="checkbox"/> 1.....	<input type="checkbox"/> 1.....	Other neighbouring Council area.....	<input type="checkbox"/> 4.....	<input type="checkbox"/> 4.....
Woking – Enter area code from map <input type="text"/> <input type="text"/>			In Greater London.....	<input type="checkbox"/> 5.....	<input type="checkbox"/> 5.....
In the Guildford Borough Council area	<input type="checkbox"/> 2.....	<input type="checkbox"/> 2.....	Elsewhere in the South East.....	<input type="checkbox"/> 6.....	<input type="checkbox"/> 6.....
In the Waverley Borough Council area	<input type="checkbox"/> 3.....	<input type="checkbox"/> 3.....	Elsewhere in the UK /Abroad.....	<input type="checkbox"/> 7.....	<input type="checkbox"/> 7.....

E8. What type of housing: a) would they LIKE to move to and b) would they EXPECT to move to? Please tick one response for a) Like, and one response for b) Expect.

	a) Like	b) Expect		a) Like	b) Expect
Buy own home.....	<input type="checkbox"/> 1.....	<input type="checkbox"/> 1.....	Tied or linked to a job	<input type="checkbox"/> 6.....	<input type="checkbox"/> 6.....
Rent from the Council	<input type="checkbox"/> 2.....	<input type="checkbox"/> 2.....	Shared Ownership.....	<input type="checkbox"/> 7.....	<input type="checkbox"/> 7.....
Rent from a Housing Association	<input type="checkbox"/> 3.....	<input type="checkbox"/> 3.....	House/ flat share in the private rented sector.....	<input type="checkbox"/> 8.....	<input type="checkbox"/> 8.....
Rent from a private landlord or letting agency.....	<input type="checkbox"/> 4.....	<input type="checkbox"/> 4.....	Other.....	<input type="checkbox"/> 9.....	<input type="checkbox"/> 9.....
Rent from a relative or friend of a household member.....	<input type="checkbox"/> 5.....	<input type="checkbox"/> 5.....			

E9. What type of property: a) would they LIKE to move to and b) would they EXPECT to move to? Please tick one response for a) Like, and one response for b) Expect.

	a) Like	b) Expect		a) Like	b) Expect
Detached house	<input type="checkbox"/> 1.....	<input type="checkbox"/> 1.....	Semi-detached/terraced bungalow.....	<input type="checkbox"/> 5.....	<input type="checkbox"/> 5.....
Semi-detached house.....	<input type="checkbox"/> 2.....	<input type="checkbox"/> 2.....	A flat, maisonette, or apartment.....	<input type="checkbox"/> 6.....	<input type="checkbox"/> 6.....
Terraced house (including end-terrace)	<input type="checkbox"/> 3.....	<input type="checkbox"/> 3.....	A caravan or other mobile or temporary structure.....	<input type="checkbox"/> 7.....	<input type="checkbox"/> 7.....
Detached bungalow	<input type="checkbox"/> 4.....	<input type="checkbox"/> 4.....			

E10. What type of accommodation: a) would they LIKE to move to and b) would they EXPECT to move to?
Please tick one response for a) Like, and one response for b) Expect.

	a) Like	b) Expect		a) Like	b) Expect
Sheltered housing with a warden	<input type="checkbox"/> 1	<input type="checkbox"/> 1	Extra care scheme	<input type="checkbox"/> 4	<input type="checkbox"/> 4
Sheltered housing without a warden	<input type="checkbox"/> 2	<input type="checkbox"/> 2	Residential care and/or nursing home	<input type="checkbox"/> 5	<input type="checkbox"/> 5
Supported housing	<input type="checkbox"/> 3	<input type="checkbox"/> 3	Ordinary accommodation	<input type="checkbox"/> 6	<input type="checkbox"/> 6

E11. In your opinion, would they be able to afford suitable private sector housing in the Council area? This can either be rented (excluding housing benefit) or bought.

Yes..... 1 No 2

E12. Are they currently registered separately on a Council Housing Register or a Housing Association Waiting List?

Yes..... 1 No 2

E13. Please state annual gross (before tax) income of this household member. Please include any benefits

Under £2,500	<input type="checkbox"/> 01	£9,501 - £11,000.....	<input type="checkbox"/> 06	£26,501 - £31,000	<input type="checkbox"/> 11
£2,500 - £5,000	<input type="checkbox"/> 02	£11,001 - £15,000.....	<input type="checkbox"/> 07	£31,001 - £40,000	<input type="checkbox"/> 12
£5,001 - £6,500	<input type="checkbox"/> 03	£15,001 - £18,500.....	<input type="checkbox"/> 08	£40,001 - £50,000	<input type="checkbox"/> 13
£6,501 - £8,000	<input type="checkbox"/> 04	£18,501 - £23,000.....	<input type="checkbox"/> 09	£50,001 - £60,000	<input type="checkbox"/> 14
£8,001 - £9,500	<input type="checkbox"/> 05	£23,001 - £26,500.....	<input type="checkbox"/> 10	Over £60,000.....	<input type="checkbox"/> 15

E14. Please indicate any financial resources they have access to for a deposit/rent bond (e.g. savings/help from parents)

Nothing.....	<input type="checkbox"/> 1	£10,001 - £20,000.....	<input type="checkbox"/> 4	£40,001 - £50,000	<input type="checkbox"/> 7
Up to £5,000	<input type="checkbox"/> 2	£20,001 - £30,000.....	<input type="checkbox"/> 5	£50,001 - £60,000	<input type="checkbox"/> 8
£5,001 - £10,000.....	<input type="checkbox"/> 3	£30,001 - £40,000.....	<input type="checkbox"/> 6	Over £60,000.....	<input type="checkbox"/> 9



FURTHER HOUSEHOLD INFORMATION

This information will be treated in the strictest confidence

F1. Please tick how much your household pays in rent or mortgage costs for accommodation per week or month. Please include any service charges for maintaining the building and grounds.

Week	Month	Week	Month
None	None.....	£201 - £250	£861 - £1,075
Under £30	Under £130	£251 - £300	£1,076 - £1,290
£30 - £59	£130 - £255	£301 - £350	£1,291 - £1,505
£60 - £90	£256 - £385	£351 - £400	£1,506 - £1,720
£91 - 120.....	£386 - £515	£400 - £500	£1,721 - £2,150
£121 - £150	£516 - £645	£500 or more.....	£2,150 or more.....
£151 - £200	£646 - £860		

F2. Do you receive Housing Benefit or Income Support to help with rent or mortgage payments?

Yes..... 1 No 2

F3. Please tick the total annual gross (before tax) income of your household inclusive of income from investments and household state benefits. (Please combine the incomes of all members of the household)

Month	Year	Month	Year
Under £208	Under £2,500	£1,793 - £1,917	£21,501 - £23,000.....
£209 - £417	£2,500 - £5,000	£1,918 - £2,042	£23,001 - £24,500.....
£418 - £542	£5,001 - £6,500	£2,043 - £2,167	£24,501 - £26,000.....
£543 - £667	£6,501 - £8,000	£2,168 - £2,583	£26,001 - £31,000.....
£668 - £792	£8,001 - £9,500	£2,584 - £3,000	£31,001 - £36,000.....
£793 - £917	£9,501 - £11,000	£3,001 - £3,917	£36,001 - £47,000.....
£918 - £1,042	£11,001 - £12,500	£3,918 - £4,750	£47,001 - £57,000.....
£1,043 - £1,167	£12,501 - £14,000	£4,751 - £5,667	£57,001 - £68,000.....
£1,168 - £1,292	£14,001 - £15,500	£5,668 - £6,500	£68,001 - £78,000.....
£1,293 - £1,417	£15,501 - £17,000	£6,501 - £8,667	£78,001 - £104,000.....
£1,418 - £1,542	£17,001 - £18,500	£8,668 - £16,667	£104,001 - £200,000..
£1,543 - £1,667	£18,501 - £20,000	£16,668 - £25,000	£200,001 - £300,000..
£1,688 - £1,792	£20,001 - £21,500	Over £25,000	Over £300,000.....

F4. Please tick your total net household savings/debt (excluding mortgage debt)

More than £30,000 in debt.....	<input type="checkbox"/> 01	£2,001 - £3,000.....	<input type="checkbox"/> 08	£75,001 - £100,000.....	<input type="checkbox"/> 15
£20,000 - £30,000 in debt.....	<input type="checkbox"/> 02	£3,001 - £4,000.....	<input type="checkbox"/> 09	£100,001 - £150,000.....	<input type="checkbox"/> 16
£10,000 - £19,999 in debt.....	<input type="checkbox"/> 03	£4,001 - £5,000.....	<input type="checkbox"/> 10	£150,001 - £200,000.....	<input type="checkbox"/> 17
£5,000 - £9,999 in debt.....	<input type="checkbox"/> 04	£5,001 - £10,000.....	<input type="checkbox"/> 11	£200,001 - £300,000.....	<input type="checkbox"/> 18
Up to £5,000 in debt.....	<input type="checkbox"/> 05	£10,001 - £25,000.....	<input type="checkbox"/> 12	Over £300,000.....	<input type="checkbox"/> 19
No savings.....	<input type="checkbox"/> 06	£25,001 - £50,000.....	<input type="checkbox"/> 13		
£1 - £2,000.....	<input type="checkbox"/> 07	£50,001 - £75,000.....	<input type="checkbox"/> 14		

F5. If you are an owner- occupier please estimate a) the value of your home and b), please also tick how much money (equity) you estimate you would get if you sold your home now, after paying off any remaining mortgages and other associated debts. Please tick one response for a) Value, and one response for b) Equity.

	a) Value	b) Equity		a) Value	b) Equity
Negative equity.....	<input type="checkbox"/>	<input type="checkbox"/> 01	£100,001 - £200,000.....	<input type="checkbox"/> 08	<input type="checkbox"/> 08
None.....	<input type="checkbox"/>	<input type="checkbox"/> 02	£200,001 - £300,000.....	<input type="checkbox"/> 09	<input type="checkbox"/> 09
£1 - £10,000.....	<input type="checkbox"/> 03	<input type="checkbox"/> 03	£300,001 - £500,000.....	<input type="checkbox"/> 10	<input type="checkbox"/> 10
£10,001 - £25,000.....	<input type="checkbox"/> 04	<input type="checkbox"/> 04	£500,001 - £750,000.....	<input type="checkbox"/> 11	<input type="checkbox"/> 11
£25,001 - £50,000.....	<input type="checkbox"/> 05	<input type="checkbox"/> 05	£750,001 - £1,000,000.....	<input type="checkbox"/> 12	<input type="checkbox"/> 12
£50,001 - £75,000.....	<input type="checkbox"/> 06	<input type="checkbox"/> 06	Over £1,000,000.....	<input type="checkbox"/> 13	<input type="checkbox"/> 13
£75,001 - £100,000.....	<input type="checkbox"/> 07	<input type="checkbox"/> 07	Not owner-occupier.....	<input type="checkbox"/> 14	<input type="checkbox"/> 14

F6. Is your household on a Council Housing Register or a Housing Association Waiting/Transfer List?

Yes..... 1 No..... 2

F7. Please indicate any financial resources (other than income/savings already stated above) you have access to for a mortgage deposit/rent bond (e.g. savings/help from parents)

Nothing.....	<input type="checkbox"/> 1	£10,001 - £20,000.....	<input type="checkbox"/> 4	£40,001 - £50,000.....	<input type="checkbox"/> 7
Up to £5,000.....	<input type="checkbox"/> 2	£20,001 - £30,000.....	<input type="checkbox"/> 5	£50,001 - £60,000.....	<input type="checkbox"/> 8
£5,001 - £10,000.....	<input type="checkbox"/> 3	£30,001 - £40,000.....	<input type="checkbox"/> 6	Over £60,000.....	<input type="checkbox"/> 9

F8. How would you describe you and your partner's (if applicable) ethnic origin?

	a) Self	b) Partner		a) Self	b) Partner
<u>White</u>			<u>Black or Black British</u>		
British.....	<input type="checkbox"/> 01	<input type="checkbox"/> 01	Caribbean.....	<input type="checkbox"/> 12	<input type="checkbox"/> 12
Irish.....	<input type="checkbox"/> 02	<input type="checkbox"/> 02	African.....	<input type="checkbox"/> 13	<input type="checkbox"/> 13
Any other White background.....	<input type="checkbox"/> 03	<input type="checkbox"/> 03	Any other Black background.....	<input type="checkbox"/> 14	<input type="checkbox"/> 14
<u>Mixed</u>			<u>Other ethnic group</u>		
White & Black Caribbean.....	<input type="checkbox"/> 04	<input type="checkbox"/> 04	Chinese.....	<input type="checkbox"/> 15	<input type="checkbox"/> 15
White & Black African.....	<input type="checkbox"/> 05	<input type="checkbox"/> 05	Any other.....	<input type="checkbox"/> 16	<input type="checkbox"/> 16
White & Asian.....	<input type="checkbox"/> 06	<input type="checkbox"/> 06	No partner.....	<input type="checkbox"/> 17	<input type="checkbox"/> 17
Any other Mixed background.....	<input type="checkbox"/> 07	<input type="checkbox"/> 07			
<u>Asian or Asian British</u>					
Indian.....	<input type="checkbox"/> 08	<input type="checkbox"/> 08			
Pakistani.....	<input type="checkbox"/> 09	<input type="checkbox"/> 09			
Bangladeshi.....	<input type="checkbox"/> 10	<input type="checkbox"/> 10			
Any other Asian background.....	<input type="checkbox"/> 11	<input type="checkbox"/> 11			

F9. Are you a UK citizen?

Yes..... 1 No..... 2

F10. If no, please state which country you are from: _____

F11. Do you consider yourself to be a Gypsy or Traveller?

Yes..... 1 No..... 2

Please return this questionnaire in the pre-paid envelope.

THANK YOU FOR COMPLETING THE QUESTIONNAIRE.